

ASSOCIATION

INDEX to Volume LXX JANUARY-DECEMBER, 1978

GENERAL INDEX BY SUBJECTS

A.B.A. ABA Asks Congress To Delay Effective Date of Carryover-	
Basis System of Valuing	
Inherited Property 4/122 ABA Investigates Feasibility of	
Nationwide Ahred Telecommu-	
nications System 4/30 ABA Reorganizes Internal Educa-	
tion Function	
ABA, Tioga State Challenge NCUA	
Share Draft Rules 1/84 ABA Standard for Track 3 of Mag-	
netic Stripe Approved 6/18	
A Banker's Guide To Wash-	
ington 1/52 Buser, Daniel S., Jr., New Director	
of Public Relations 10/141	
Busy program shapes up for	
Hawaii	
New President of ABA 10/50	
Duwe Award Painting Going to	
ABA Offices 1/94 11 "don't miss" sights of Oahu	
and Hawaii9/100	
Fall Football Telecasts Co-	
sponsored by ABA 6/18 Hope, C.C., Jr., Official Nominee	
for President-Elect of	
ABA	
Implanting a new philosophy of training and education in	
ABA8/47	
Major Research Project Undertaken	
by ABA To Assess Impact of Privacy Protection Study	
Commission 5/17	
New Approach to ABA Com-	
mercials	
Paro, Allan F., Is ABA's New Advertising Manager 10/35	
Proposed Amendment to ABA Bylaws9/22	
Three Bankers Announce for ABA	
Offices: Gunderson, Padgett,	
Solso 10/164	
Two Research Projects Underway To Determine Future Banking	
Education Needs and	
Methods 1/73 Wallace, Celia K.: ABA's New	
Wallace, Celia K.: ABA's New Executive Director of Com-	
munications5/142	

OLIVERAL IND
Who owns what in Hawaii
CCOUNTING Can Trust Officers Solve the Cost Accounting Puzzle? 3/54 Computer Accounting for the Small Bank 3/120 Package Automates Trust Accounting
ABA Co-sponsors "The Miracle Months" 8/35 Ad Campaign Pushes "Plus Checking" (Hospital Trust Nat' I Bank, Providence, R.I.). 7/28 Bank Opens Its New Building with a Bang (Northwestern Bank, Stillwater, Okla.) 12/36 Bank Produces Bubbly Singing Commercials (Merchants Nat' I Bank, Cedar Rapids) 10/22 Chemical Puts Branch Managers Up Front 3/97 Going After the "middle market" for Commercial Lending Business: What banks around the country are doing 3/86 Good Old Days Back at First Union Nat' I (Waynesville, N.C.) 8/81 Holbrook Takes New Role at Toledo Trust 7/30 L.E.D. Promo Sign Is Programmable 4/118 Loanathon: Business is Up 23% in 13 Weeks (Trust Company Bank, Atlanta) 4/94 New Approach to ABA Commercials 12/47 New Twist: Bank Helps the Tax Man Cometh (Georgia Railroad Bank & Trust) 2/54 Paying an Eagle for its Work (Mercantile Bank & Trust, Tulsa, Okla) 4/124
"Pretend you're having a heart attack," Banks Say in Ad
Sporting Clout at Fannin Bank

LAWS AND LEGISLATION

Language (Landmark First Nat'l Bank, Fort Lauder-	AMERICAN INSTITUTE OF BANKING
dale)	ABA Reorganizes Internal Education Function
Baltimore Bankers? (photo)	AIB's Annual Convention, Chicago, May 28-31
AFFIRMATIVE ACTION Selecting Women for Special Training	Creation of a Functional AIB Certificate Program Supported. 6/87 New Instructor Development Workshops Available for AIB
Affirmative Action Program. Is it Foolproof?2/11	Chapters
AGRICULTURAL CREDIT Ag Bankers Continue To Meet	program Inaugurated by ABA
Expanding Farm-Credit Needs	"Teller Training Seminar" Package Released by AIB 5/17 See also BANKSIM
tion Plan	ANNUAL MEETINGS Staging Stockholder Meetings (11 bankers give opinions
Is There a Credit Crunch at Community Banks Specializ- ing in Farm Credit?11/68	on importance of meetings)
1977 National Agricultural Bankers Conference highlights available on cassettes 1/23	ANNUAL REPORTS Annual Report Tells Story of Moving To a New Office
"We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Dis- cussion 4/58	(First Mitchell Nat'l Bank, Mitchell, S.D.)
What the New Farm Credit Act Means for Ag Lenders 10/93 See also COMMODITY FUTURES	ART Duwe Award Painting Going to ABA Offices 1/94 Our Cartoonist (Jim Ruth) Is
AGRICULTURAL POLICY Agricultural Bankers Do Not Sup-	Honored by his Peers: Editor's Column8/14
port Additional Government Farm Intervention 3/35	ASSET/LIABILITY MANAGEMENT The Liability Management Method Demonstrates Six Princi-
AGRICULTURAL OUTLOOK Inflation and Declining Farm Income Affects Farm	ples
Equity	System Method of Asset/Lia- bility Management: What It Is, How It Works
~~~	10,110W IL WOINS

Three Ways To Get There—And

How To Read "road signs" Along the Way7/78	Checking9/24 The Savings-to-Checking	by ABA Now Available at Reduced Rate 5/141	Picture
Why You Need a Formal Asset/ Liability Management Policy 6/33	Bridge	What To Call Ourselves? Try 'banking community': Edi-	Training Program Works 5/104  BANKS-SOCIAL RESPON-
ASSOCIATION OF RESERVE CITY BANKERS	transfers) Now Avail-" able10/141	tor's Column	SIBILITY Bank's Bowlers Aid Charity (Southern Ohio Bank, Cin-
New Study finds the Tax Treat- ment of Loan-Loss Reserves	BANK EARNINGS See	WHOLESALE BANKING BANKING AS A CAREER	cinnati)
"Unfair"4/86 AUDIO VISUAL	BANK INCOME AND EXPENSES	New Film Describes Careers in Banking	and Community Involvement: Profiles of Selected Bank
Good Idea + Poor Presentation = 0 8/82	BANK INCOME AND EXPENSES High-Performance Article on	BANKING HOURS New York S&L Is Open Seven	Programs in Economic and Community Development) 2/86 Stimulating Minority Businesses
AUTOMATED CLEARING HOUSES (ACHs)	High-Performance Banks: Editor's Column10/12 How 1,000 High-Performance	Days 4/49  BANKING PRACTICES	(First Mississippi Nat'l Bank, Hattiesburg, Miss.) 6/92
Three ACH Operational and Mar- keting Aids Available: Oper- ating Rules of NACHA; ACH	Banks Weathered the Recent Recession	Banking Practices Under Fire Again	BANKWIRE Bankwire II Network Running
Systems Review; Sure-Pay Marketing Manual 2/28	Study	Practices Finds Abuses Are "not widespread" 4/53	Solo; Banks' Acceptance Strong on Administrative Side
ATM Check-Up Is Custom Tai- lored	Security Costs	See also BUSINESS ETHICS	BLACKOUTS
ATM Usage in Arizona Is Growing by Leaps and Bounds 6/46	Future	BANKING - GERMANY German BanksBigger Than Ever, Better Than Ever 7/52	See POWER FAILURES
Automated Banking Machines Pro- vide Greater Safety 12/68 Bank Markets Its New ATM Ser-	BANK LEGISLATION	BANKING - JAPAN	BONDS Seminars' Success Spurs More Seminars (Union Planters
vice with Eyeball-to-Eyeball Advertising (Rainier Nat'l Bank of Seattle,	See LAWS AND LEGISLATION BANK MANAGEMENT	How Long Will the Pacific Be a One-Way Street?7/68	Nat'l Bank, Memphis)11/16 Small-Denomination Bearer Bonds Draw Criticism from Regu-
Wash.)	Asset/Liability Management (series of 5 articles)6/33	BANKING - LONDON Merchant Banking Is Alive and Very Well in London7/44	lators 4/103 Those New "Honor Bonds" 4/14
Range 6/82 Denver Bank Plans an ATM at Sears (First Nat'l Bank	7/78; 8/74; 9/114; 10/82 Bank Group Is Trying Zero- Based Budgeting: Editor's	BANKING - U.S ARIZONA	BONDS, MUNICIPAL See
of Denver)	Column	ATM Usage in Arizona Is Growing by Leaps and Bounds 6/46 Early Arizona Banking Was Rough	MUNICIPAL BONDS BOOKS FOR BANKERS The Appraisal of Real Estate
Shared ATMs Do Big Volume in Cincinnati (JEANIE "Anytime Teller" network)	Adopts Operations Improve- ment Program 10/96 How One Community Bank Shares	and Ready 6/50 Who Says the Public Won't Take to EFT? Nobody in Ari-	(7th ed.) by American Insti- tute of Real Estate Ap-
Unit Controls Access to ATM Vestibules 2/101	Staff Duties Among Line Officers 8/19 Keys to Successful Long-Range	zona! 6/47  BANKING - U.S FLORIDA	praisers
What's In a Name? For ATMs, Plenty	Planning 4/83 MBO Program Gives Bank Three Record Years, Back-to-Back	Florida Banks Come Bouncing Back	Banking Tomorrow: Managing Markets Through Planning, by Thompson, Berry & David-
TELLERS AUTOMATIC TRANSFERS	(Parkersburg, W. Va., Nat'l Bank)	BANKING - U.S ILLINOIS Illinois BHC To Open Local Loan	son
See BANK DEPOSITS	A Model Asset/Liability Man- agement Policy, (part 5 of	Offices (Commercial National Corp., Peoria) 4/94	terprise Institute
AUTOMATION	series)	BANKING - U.S NEW ENGLAND Some Lessons from New England	W.E. Donoghue 10/94 The Chief Executive—Realities
OPERATIONS/AUTOMATION	INVESTMENTS PERSONNEL MANAGEMENT	About the Pricing of NOW Accounts	of Corporate Leadership, by C. Burger 6/96
BALANCE OF TRADE, UNITED STATES How Long Will the Pacific Be	BANK MERGERS AND ACQUISITIONS	BANKING - U.S NEW YORK STATE	Coaching for Improved Work Performance, by F. F. Fournies
a One-Way Street? 7/68 BANK CARDS	Hong Kong Group Seeks Marine Midland Control5/152	New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy:	Commercial Paper Ratings Guide, Standard & Poor's 10/94
See CREDIT CARDS DEBIT CARDS	BANK OF AMERICA BofA Operates its Own "air	Focus on Consumers 8/55  BANKING - U.S OREGON	Federal Taxes Affecting Real Estate, by partners of Arthur Andersen & Co 9/57
BANK DEPOSITS Banks Hail Automatic Transfer	force"	Notes from the Northwest: the area is booming and so is bank competition (Editor's	Fine-Tuning for Super Performance, Research Institute of
Rules but S&Ls Plan Court Suit 6/94	Citibank) 3/16 Handling 10 Million Checks	Column)7/16	America
Cassette Tapes of Automatic Transfer Workshops Are Available	a Day10/102  BANK OPERATIONS	BANKING - U.S TENNESSEE How Tennessee "usury" Fight Was Won 4/104	Have You Considered Banking? Catalyst
First of Atlanta Sets Transfer Groundwork (First Nat'l Bank of Atlanta)	See OPERATIONS/AUTOMATION	BANKING - U.S WASHINGTON Notes from the Northwest: the	Analysis of the Issues, by R.S. Kaplan 4/54
Handbook on Interest Bearing Transaction Accounts Is Now	BANK PRESIDENTS See DIRECTORS AND OFFICERS	area is booming, and so is bank competition (Editor's	Instalment Lending: How It Be- gan—And Grew (Full Faith and Credit: The Story of
Available		Column)	C.I.T. Financial Corp. 1908-1975) 2/83
for Automatic Trans- fers	BANK SECURITY See PROTECTIVE MEASURES	BANKPAC New Leadership for BankPac Drive: Editor's Column 12/16	Investments, And Introduction to Analysis and Management, by F. Amling 12/55
Report: a new publication 6/17	BANKING	BANKSIM	Leader Effectiveness Training (L.E.T.) by Dr. T. Gordon 3/48
Planning for Automatic Trans- fers Between Savings and	CAPITAL, the Industry's Weekly Newsletter Published	ABA's Essentials of Banking SchoolPresenting the Big	Leasing Principles & Methods, by J.L. Green 9/57

Manager's Factomatic, by J. Horn 4/54	New Bearer CD Regula-	COINS	How Their Boards of Directors
NOW Accounts, by D.B. Crane &	tions	Boston Fed Brings the Future To Coin Handling 5/56	Operate (Community Banks)5/14
M.J. Riley 4/54 Practical Time Management, by	Draw Criticism from Regulators	COMMERCIAL LENDING	Is There A Credit Crunch at Community Banks Specializing
M.B. Rudin	Those New "Honor Bonds" 4/14	ABA Report to Commercial Lend- ers is a New Monthly News-	in Farm Credit?
Case Study of Regional Re- sponse to National Institu-	CHASE MANHATTAN BANK Chase Signs for Telecredit	letter	ing": How To Preserve It
tions, by J.N. Benson 10/94	Plan10/74	tistics alone are not enough". Letter to the Edi-	for our Customers 11/26 Planning for Automatic Trans-
Real Estate Investment Analysis	CHECK GUARANTEE SERVICE	tor from James E.	fers Between Savings and Checking
and Strategy, by R. J. Wiley	Chase Signs for Telecredit Plan10/74	Kristy 4/126 Business Customers With Bad-	Residential Mortgage Lending: It's Wait and See on Vari-
Regulation of Employee Bene- fits: ERISA and Other Fed-	VISA Key To Bank's Non-Elec-	Debt Insurance Are a Better Risk	able Rates 4/22
eral Laws, by W. J.	tronic POS	Commercial Finance / Factoring Outlook: "More Good News	Six Community Bank Casettes Available from 1978 National
Chadwick	understandings Regarding	in 1978" 2/38	Operations and Automation Conference
Speaking, by J. Quick 12/55 State Business Franchise Dis-	Foreign Non-MICR Checks 4/29	Commercial Lending and Market- ing: "Cooperation not co-	Small-Town Bank Has a Big
closure and Relationship	CHECKING ACCOUNTS	existence"	Birthday (State Bank of Fall Creek, Wis.) 12/26
Laws. Commerce Clearing House	ABA, Tioga State Challenge NCUA Share Draft Rules 1/84	for Commercial Lending Business: What banks around	Successful Sales Calling Pro- gram for the Community
The Tax Shelter Coloring Book, by L.G. Mosberg, Jr 11/58	CUs Win a Round on Share Drafts 4/86	the country are doing 3/86	Bank: a new publication
Tender Offers: Defenses, Re- sponses and Planning, by	How Banks Are Getting Ready for Automatic Transfers 8/39	Hotel Problem Loans: Symptoms and Solutions	
A. Fleischer, Jr 12/55	Planning for Automatic Trans-	How Senior Commercial Lenders See Themselves, Their Jobs,	COMMUNITY DEVELOPMENT Bankers and Community Involve-
Textbooks Produced by ABA for AIB classes For Sale 7/35	fers Between Savings and Checking 9/24	Their Futures	ment Is Available 2/27 Milligan says "There is no
Up to Now, by L. B. Lundborg 8/66	CHECKS ABA, Tioga State Challenge NCUA	a New Look at Old Guide-	magic that bankers can per- form to help alleviate
A Way To Keep Abreast of Busi-	Share Draft Rules 1/84	New ABA Survey: Profile of	community problems" 5/141
ness Books: Editor's Column	Check Safekeeping: A Task Force Report on Check Truncation	Today's Senior Commercial Lending Officer 11/40	New Dimensions in Full Service Banking (cases from Bankers
Wills of the U.S. Presidents, by H.R. Collins & D.B.	Is Available	Senior Commercial Loan Offi- cers Basically Optimistic	and Community Involvement: Profiles of Selected Bank
Weaver	Carrying	(preliminary survey find-	Programs in Economic and Community Development) 2/86
Ashley	Handling 8/91	ings)	Urban and Community Economic
BRANCH BANKING Branch Administrator, a New	First of Denver Ups Availabil- ity Schedule 5/130	Commercial Lending School 6/88	Development: newsletter available 2/27
Quarterly Newsletter 5/17	Handling 10 Million Checks a Day 10/102	Thomas Thamara Replies To a Critic: Letters to the	COMMUNITY REINVESTMENT
Chemical Puts Branch Managers Up Front	How to Deal with the New Check Digit5/62	Editor 5/108	ACT ABA Booklet Coming on CRA
Conference for Branch Adminis-	In-house Checkbook Printer Re-	"We've cleaned up our loan portfolios. Let's keep them	Compliance 10/149 Community Reinvestment Act
trators Highlighted on Tapes 4/111;5/17	duces Cost 10/112 Lodge Issues Statement on Mis-	that way": Roundtable Discussion 4/58	Regulations 3/7
BUILDINGS	understandings Regarding Foreign Non-MICR Checks . 4/29	Wrong Ideas Keep Bankers and	New CRA Regs Go Into Effect Nov. 6
Highly Visible Roofs. Highly Visible Color. Highly Visi-	"Modulus ten" Check Digit	Wholesaler-Distributors Apart	COMPENSATION
ble Branches. (Citizens Bank, N.A., Bloombsbury,	begins July 1 6/88  New Report, "Exception Item	See also LOANS	See INCENTIVE COMPENSATION
N.J.)	Recommendations," Available	SMALL-BUSINESS LOANS	WAGES AND SALARIES
a Purpose (Bank of Virginia	Report Presenting Functional	COMMERCIAL PAPER Commercial Paper Fund Ag Lend-	COMPETITION Competition in Banking Act 4/6
Co.)	Analysis Approach to Cur- rent Check-Processing	ing (Omaha Nat'l Bank) 2/71	How Bank Competitors Have Gained Powers 4/57
Branch (United California Bank, Newport Beach,	Systems, Available 7/87;8/62 Task Force Seeks Shelter from	COMMODITY FUTURES	Some Angles of Competition with
Calif.)	the "check blizzard" (Check	How Commodity Hedging Can Help Farm Customers—and	and among Credit Unions: Editor's Column3/15
Train (Chemical Bank, Grand Central Station) 8/81	Safekeeping Task Force)4/125	Banks	COMPTROLLER OF THE
	CHEMICAL BANK	COMMUNICATION see	CURRENCY A Banker's Guide To Washing-
Answering Questions about Codes	Chemical Puts Branch Managers Up Front 3/97	ANNUAL MEETING PUBLIC SPEAKING	ton
of Ethics 6/8  New Help in Writing a Code of	Electronic Mail: It's Here To- day (Bank of America; Citi-	REPORT WRITING	His Mind (interview) 1/34
Conduct for Your Bank 10/128	bank)3/16	TELECOMMUNICATIONS COMMUNITY BANKING	COMPUTER OUTPUT MICROFILM
11/37	Keeping Files Safe and Up- to-date	Answering Questions about Codes of Ethics 6/8	(COM) See
CAREERS Continental Sponsors Career	New President of Citibank (New York State), N.A., Reveals	CEO Commissions a Study of Em-	MICROFORMS
Workshops (Continental Bank, Chicago)	Citicorp's Upstate Strategy:	ployee Attitudes. Here Are Results	COMPUTERS Capabilities Upped on Desktop
CASH MANAGEMENT	Focus on Consumers 8/55	Formation of a Community Bank- er Advisory Board An-	Computer 4/120 Checking/Savings Systems En-
Chase Offers Cash Management	C.I.T. FINANCIAL CORPORATION Instalment Lending: How it	nounced	hanced 5/146 Computer Improves Transaction
Program	Began—and Grew (Full Faith and Credit: The Story of	Guide to Calling on Customers	Processing
CERTIFICATES OF DEPOSIT CD Program Is for Desktop	C.I.T. Financial Corporation	and Prospects (Successful Business Development for	Data Base Offered by Time- Share Firm 8/91
Computer	1908-1975) 2/83	the Community Bank) Is Available 3/114	DDA Package Has Variety of Services
ly Pay (Preston State Bank,	CODE OF CONDUCT See	How One Community Bank Shares Staff Duties Among Line	Desktop Computer: Big Power, Memory2/96
Dallas)	BUSINESS ETHICS	Officers8/19	Dual Keyboard Unit Boosts User

Flexibility	CONTESTS Banker's Interest-Rate Guess Was Thatclose	"You have done a great job Just don't give it away."	COMPUTERS ELECTRONIC FUNDS TRANS- FER SYSTEM EQUIPMENT
EFT System Handles POS, ATM Nets	in Stocks, Money Rates 4/49 Falling Dow Foiled the Forecasters 2/69 Old Stone Bank in the Running in Providence 4/124	CREDIT UNIONS A "Common Bond" in the Cape Cod Area: Editor's Col- umn	DEBIT CARDS How Arizona's Third Largest Bank Became Top Issuer of VISA Debit Cards in U.S.
Computer Link	CORPORATE IDENTITY Strengthening the Corporate Identity of a 31-Branch Bank	Credit Unions: Moving Up on the Totem Pole! 3/42 CUs Win a Round on Share Drafts 4/86 How Bank Competitors Have	(Arizona Bank)
Modules	(City Nat'l Bank of Conn.)	Gained Powers 4/57 The Sobering Story of Alaska USA Federal Credit Union	Revised "Collectors Training Program" Now Avail- able
First Nat'l Bank)	PLANNING  CORRESPONDENT BANKING  Annotated Bibliography on Correspondent Banking by ABA	Some Angles of Competition with and among Credit Unions: Editor's Column3/15	Treasury Plans National Promotion of Direct Deposits in 1978 1/84
Retrieval	Library Staff Is Available	Advice from an Ex-Bad Check Artist	How One Community Bank Shares
Off-Line	First of Denver Ups Availability Schedule	Detroit) 1/16 Bank Assembles All-Star Cast for Loss Prevention Program (Valley Bank & Trust Co. of Salt Lake City) 3/100	Staff Duties Among Line Officers
ELECTRONIC FUNDS TRANS— FER SYSTEM EQUIPMENT PROTECTIVE MEASURES	New Method Used To Rank Cor- respondents: Editor's Column	Foiling the Computer Criminal	"We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58
CONFERENCE OF STATE BANK SUPERVISORS A Banker's Guide To Washing-	spondent Banks Report Fast Growth in Loan Participa- tions	PROTECTIVE MEASURES  CROCKER BANK  Trust Turnaround at Crocker Bank 6/58	Who's Bank Is it—the Entre- preneur's, the Regulators', the Management's, the Con- sumerists, the Employees'?: Editor's Column 6/24
ton	MARKETING CREDIT CARDS ABA Standard for Track 3 of Magnetic Stripe Ap-	CUSTOMER RELATIONS Giving Customers Answers They Need (New Jersey Bank of West Paterson)	DISCRIMINATION IN EMPLOY- MENT See EMPLOYMENT - NON DIS-
Next Congress         12/4           Congress Enacts a Banking Bill         11/8           Congress Makes Progress on Two Fronts         7/4	proved. 6/18 Asking the Right Questions about Bank Cards 9/84 Bank Puts EFT on Pay-as-you-go (Central Trust Co., Cincin-	Guide to Calling on Customers and Prospects (Successful Business Development for the Community Bank) Is Available	CRIMINATION DOW-JONES AVERAGE See CONTESTS
Issue of Mandatory Fed Reserves Heats Up	nati)9/75 Bank's Card Has Big Side Effects (Louisiana Nat'l Bank, Baton Rouge)9/66	Manufacturers Hanover's New Way To Manage Customer In- quiries Through Greater Ac- curacy and Faster Ac- tion	ECONOMIC OUTLOOK Climbing the Mountain: Interest Rates Seem To Be Near their Peak—But Will a Recession
Don't Pass	Card Encoder Is for Low Volume Use	This Service Adds the Personal Touch	Follow?
ton	A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education	Small Bank	Months . 7/8 Outlook for 1978: A Moderate Increase in Interest Rates and Higher Stock-Market Prices
CONSUMER EDUCATION Competing Tennessee Banks Cooperate in Local Bank Week	Plan	D.P. Planning: One Year Is not Enough	EDUCATION ABA Reorganizes Internal Edu-
Fund for Education in Economics Inaugurates "Education in Personal Economics Program" This Fall	Cassettes	Processing is New Publication and Seminar 12/30 Processing System is for Trust Use	general subject commercial textbooks recommended by AIB is available 1/24 Changes in Society and Banking
FWNB Has a Trust Home-Study Course (Fort Worth Nat'l Bank)	to Board of International Association of Credit Card Investigators 6/18 Maryland Bank Using "Watermark" Cards (First Nat'l Bank of	Real-Time Monitor for Data Networks	Four New Banking Textbooks Re- leased by Education Policy
Three Customer Security Awareness Folders Developed	Maryland) 7/26 New Bank Card Has a "watermark" Stripe 3/120 New Bank Card Standards Manual	Software Package Get On-Line Inquiry 5/146 Software Package Is On-Line, Integrated	Fund for Education in Economics Inaugurates "Education in Personal Economics Program" This Fall
EDUCATION  CONSUMER REGULATIONS Milligan says bankers declare war on regulationsthat	Now Available	Statewide Bank Puts Operations On-Line (First Citizens Bank & Trust of Columbia, S.C.) 1/16 Terminals Provide Off-Line	Fundamentals of Bank Data Processing is New Publication and Seminar
cost hundreds of millions but serve no useful purpose: Operation Unravel 1/73	UCB Tests a New All-in-One Bank Card (United California Bank)4/124	Backup (Waltham, Mass Savings Bank)	Implanting a New Philosophy of

One Bank's Approach To Small Business Seminars (Seattle-	ELECTRONIC FUNDS TRANSFER	Compartments3/116 Modular Terminals Facilitate	To Coin Handling5/56
First Nat'l Bank) 2/34	PROTECTIVE MEASURES	Flexibility5/154	FEDERAL RESERVE BOARD
Pilot "field representative" Program Inaugurated by	ELECTRONIC MAIL	Pension Service Is for Small	A Banker's Guide To Washing-
ABA8/36	See	Accounts6/80 Phone Management System	ton
Revised "Collectors Training	MAIL POSTAL SERVICE	Improved4/118	Federal Reserve Board agrees to consider request to pro-
Program" Now Available	EMPLOYEE RELATIONS	Phone-Pay Support Package Introduced	vide initial capabilities
Two Research Projects Underway	Blumenthal asks banks to hold	Reader-Sorter Line Is for MICR	for expansion of interre- gional exchanges into na-
To Determine Future Banking Education Needs and Meth-	wage line 8/12	Only 5/146 Reconciliation System Allows	tional network 2/28
ods 1/73	CEO Commissions a Study of Employee Attitudes. Here	User Options 5/160	Milligan comments on appoint-
See also BANKSIM	Are Results 7/18	Sharp into Banking with Teller	ment of G. William Miller
CONSUMER EDUCATION	Checklist: How effective is	Machine	New Man at the Fed: Tremors
TRAINING PROGRAMS	your management of person- nel?	Versions 2/96	Possible, but no Earthquake (G. William Miller) 2/56
EDUCATION LOANS	Getting an MBA Thanks to the	Teleprinter Features 120 cps Print Speed 8/91	FEDERAL RESERVE BOARD -
Student Loans Get a New Push in Iowa	Bank (Crocker Bank) 5/100 How Age-70 Retirement Will	This New Shredder Is Small	REGULATIONS
Where Sallie Mae Fits in the	Affect Banks 5/138	but Fast 2/96	Comprehensive Compliance Man-
Student Loan Picture 11/86 Why Student Loans Are Begin-	How incentive plans can cut costs	Time/Temp Display Is an Energy Saver	ual on Truth in Lending's Regulation Z Is Avail-
ning to Look More Attrac-	More banks adopt executive	Unit Offers Twice the Storage	able8/36
tive to Lenders 11/84	incentives	Space 10/112	The Savings-to-checking
EGYPT	How effective is your bank's personnel management? 10/26	See also AUTOMATED TELLERS	Bridge 3/7
Egyptian Time Capsule 12/42	Selecting Women for special	(ATMs)	FEDERAL RESERVE SYSTEM
ELECTRONIC DATA PROCESSING	training	COMPUTERS MICROFORMS	ABA Invites Consultants To Study Fed's Pricing and
See	Time to take a new look at your affirmative action	PROTECTIVE MEASURES	Membership Issues 9/36
DATA PROCESSING	program. Is it fool-	TELECOMMUNICATIONS	ABA Testifies on Fed Changes
ELECTRONIC FUNDS TRANSFER SYSTEM	proof?	ETHICS	An Examination: What do Pro-
Bank Puts EFTS on Pay-as-you-	other costs 4/18	See	posed Changes in Fed Policy
go (Central Trust Co.,	Ways to ease wage "compres-	BANKING PRACTICES BUSINESS ETHICS	Really Mean?9/41 A Banker's Guide To Washing-
Cincinnati)	sion" 1/12 What to do when the head		ton (FR Banks, addresses
dise Retailers Explore EFT:	hunter calls 12/8	EXECUTIVE COMPENSATION See	and chief officers) 1/43 Bankers To Be Involved in Na-
Roundtable Discussion 1/27 Bankwire II Network Running	EMPLOYMENT - NON DISCRIMI-	INCENTIVE COMPENSATION	tionwide Dialogue over Next
Solo; Banks' Acceptance	NATION	EVECUTIVE DECOURTING	Several Months12/29
Strong on Administrative	Time To Take a New Look at	EXECUTIVE RECRUITING What To Do When a Headhunter	Milligan Calls for Re-examina- tion of "unique" Role of
Side	Your Affirmative Action Program. Is it Fool-	Calls 12/10	Federal Reserve System in
Billing3/58	proof? 2/11	EXPORT-IMPORT BANK OF THE	What About Fed Pricing Propos-
Condensed EFT Program Is Low Cost	Milligan expresses concern over proposed plan to con-	UNITED STATES Eyimbank Eases Credit To Aid	als? Here's Help in Ap-
Congress Makes Progress on Two	solidate EEO compliance	Export. How Can Banks	praising Them 7/39 See also
Fronts	and enforcement in Office of Federal Contract Com-	Help?	LAWS AND LEGISLATION
EFT Bills Wait in the Wings in Congress 6/4	pliance Programs2/80	FACTORING Commercial Finance/Factoring	FINANCIAL MARKETS
EFT in Wholesale Banking: Com-		Outlook: "More Good News in	How the Interest-Rate Futures
puters Begin Talking to Computers 5/41	EQUIPMENT Bank Cuts Static with Special	1978"2/38	Market Works—And When a Bank Can Use it Profit-
EFT System Handles POS, ATM	Carpet12/80	FARM CREDIT	ably 5/9
Nets 3/118  New Jeanie System Goes On-Line	Binder Can Handle Up to 350	See	Most Banks Play Wait-and-See
in Ohio	Pages 4/120 Binder/storage Unit Handles	AGRICULTURAL CREDIT	on Trading Money-Market Futures
POS Net Uses New Telephone	Printouts 6/90	FARM CREDIT ACT of 1978	Money-market funds win more
Terminals	Brandt Announces Six-Coin Capability 11/110	What the New Farm Credit Act Means for Ag Lenders 10/93	favor with trust depart-
tion 5/74	Card/PIN System Upgrades NCR	Hearis for Ag Leriders 10/93	Proposed Regulations for Nego-
Milligan Calls for Re-examina- tion of "unique" Role of	270	FARMS	tiable Bearer Obliga-
Federal Reserve System in	Terminal	Some Trust Officers Wear Cow- boy Hats 1/68	tions 8/16
EFTS1/23	Compact Versatility Marks Call		FINANCIAL STATEMENTS
Regional Bank Looks Down the Road to Build an Electronic	Sequencer 4/115 Copier Has Sorter Document	FEDERAL AGENCIES A Banker's Guide To Washing-	Watch Those Footnotes 10/76
Service Network (First	Handler 5/146	ton1/45	FOREIGN BANKS
Nat'l State Bank of New	Currency/Document Processor		Congress Writes New Rules for
Jersey) 8/22 Safeguards To Protect Con-	Is Fast 5/150  Document Counter Has Reject	FEDERAL DEPOSIT INSURANCE CORPORATION	Foreign Banks in U.S 9/112
sumers' Privacy in EFT Sys-	Feature 5/158	A Banker's Guide To Washing-	FOREIGN EXCHANGE
tems Endorsed by Bank- ers4/29	Encryption Module Has Automatic Feature	ton	Keeping Customers Current on
Sampling Merchants' Views on	Facsimile Systems Offer Com-	Practices Finds Abuses Are	Currency (Clayton Bank, Clayton, Mo.)
EFT (condensation of report by Richard E.	patibility	"not widespread" 4/53	
LaNear) 4/128	Features 10/114	FEDERAL FUNDS	FRAUD See
Where EFT in Wholesale Banking	Forms Processor Is Printer and	Fed Funds Sales to Farm-Area	CRIME
Stands Today, and Where It's Going	Handler 6/90 High Volume Copier Available	Banks Cause Correspondents Some Worry 4/96	FRINGE BENEFITS
Who Says the Public Won't Take	at Canon 3/116	How the Fed Funds and Repo	See
to EFT? Nobody in Arizona!	Office Processors Have Fast Printers 4/118	Market Works 4/98	NON WAGE PAYMENTS
See also	Open Office System Is Fully	FEDERAL RESERVE BANK OF	FULL SERVICE BANKING
EQUIPMENT NATIONAL COMMISSION ON	Coordinated 10/116 Mobile Counter Unit Has 10	BOSTON Boston Fed Brings the Future	Artist's Whimsy To Publicize
The second of th	Nobile Counter Unit rias 10	Boston Fed Brings the Future	Full Service 8/78

New Approach to ABA Commercials	settes	terly Survey of Interest Rate Expectations) 2/56 Renewed Economic Strength— and Inflation—Point To Higher Interest Rates by Yearend 6/6 Why Most Analysts Are Expecting a Moderate Rise in	Second half forecasts vary, but most analysts agree, interest rates are at, or near, peak
ment)2/86	Loan Delinquency Ratio for In- stalment Loans Decreased	Long-Term Interest Rates this Year	What Is a Sound Investment Policy Sthis Uncertain
FUTURES See	in Third Quarter of 19771/74	See also CONTESTS	Time? (opinions of panel of experts at National
COMMODITY FUTURES FINANCIAL MARKETS	1977 Edition of ABA's Instal- ment / Consumer Credit	FINANCIAL MARKETS LAWS AND LEGISLATION	School of Bank Investments)
GLADSTONE ASSOCIATES Commercial Banking Opportuni- ties in Secondary Mortgage Market: Study Avail-	Report	INTERNAL REVENUE SERVICE Information Returns (penalty for failure to supply tax- payer ID number)	Why most analysts are expecting a moderate rise in long-term interest rates this year 4/8
able	able 8/35;9/131 Savings Loan Plan Offers 1%	IRS Bad-Debt Reserve Regs 4/14	IRVING TRUST CO. EFT in Wholesale Banking: Com-
GOLEMBE ASSOCIATES  New Study find the Tax Treatment of Loan-Loss Reserves	Net Cost (Industrial Nat'l Bank of Providence, R.I.) 8/28	IRS Now Has a Hot-Line for Plan Termination 2/72 IRS Revenue Rulings 4/14	puters Begin Talking to Computers
"unfair" 4/86 Study by Golembe Associates, Inc., brings future of trust	INSURANCE Bank Insurance and Protection	IRS Summons for Bank Records	JOB PROMOTION Time To Take a New Look at
institutions under scrutiny	Bulletin: a monthly source of information 1/74 Bankers Bond Insurance: The	Proposed Regulations for Negotiable Bearer Obligations	Your Affirmative Action Program. Is it Fool- proof?
GPO Offers Free Brochure for Banks	Outlook Is Improving—A Little	INTERNATIONAL BANKING German BanksBigger Than Ever, Better Than Ever 7/52	LABOR REFORM ACT See LAWS AND LEGISLATION
HAWAII 11 "don't miss" Sights of	Risk	Hong Kong Group Seeks Marine Midland Control5/152 How Long Will the Pacific Be	LAWS AND LEGISLATION The American Dream Act—The
Oahu and Hawaii: Special Pre-Convention Report 9/100 Who Owns What in Hawaii 9/96	Throughs	a One-Way Street? 7/68 International Banking Round-	Ultimate?
HIGH-PERFORMANCE BANKS	Insurance Are Avail- able 3/90;7/87	International Banking Update	Bill
See BANK INCOME AND EX- PENSES	Flood Insurance Information for Lending Institutions: Second Edition Avail- able	Merchant Banking Is Alive and Very Well in London	Fronts (EFT and Safe Banking Act)
HONOR BONDS	New Insurance Study: How Do		EFT Bills Wait in the Wings in Congress
CERTIFICATES OF DEPOSIT	You Stack Up?	INTERNATIONAL TRADE Eximbank Eases Credit To Aid Exports. How Can Banks Help?	June 1978 Edition of State Banking, Credit Union and Savings and Loan Associa- tion Legislation Available
HOTELS Hotel Problem Loans: Symptoms and Solutions	Risk and Insurance Management Guide for Financial Insti- tutions: a 113-page book-	INVESTMENTS Checking on Future Interest Rates (review of ABA's	Now
HOUSING 5 Factors Keep the Zip in Housing	let	Bank Investment Division Conference) 3/109 Climbing the mountain: inter-	Issue
Milligan says "Inflated polit- ical rhetoric won't solve nation's housing prob-	Congress Enacts a Banking Bill	est rates seem to be near their peak—but will a re- cession follow?	Pressure Builds on Banking Issues
lems." 6/88 HOUSTON, TEXAS	Front, Again	Economic activity, inflation are keys to interest-rate levels in the next six	kill
Texas Eastern's Houston Center Big, even for Texas: Letter to the Editor	Checking on Future Interest Rates (review of ABA's Bank Investment Division Confer-	months	Means for Ag Lenders 10/93 Why Good Banking Bills Often Don't Pass 1/6
INCENTIVE COMPENSATION How Incentive Plans Can Cut	ence)	tion has the analysts sharply divided 11/22 How the interest-rate futures	See also BANK DEPOSITS COMPETITION COMMUNITY REINVEST-
Costs	their Peak—But Will a Recession Follow? 12/18 Economic Activity, Inflation	market works—and when a bank can use it profitably	MENT ACT ELECTRONIC FUNDS TRANS- FER SYSTEM
INFLATION Milligan says Americans must elect public officials who	Are Keys To Interest-Rate Levels in the Next Six Months	Money-market funds win more favor with trust departments	INTEREST RATE CONTROL ACT RESERVE REQUIREMENTS
supportfight against in- flation 6/17 Milligan Warns Rolling Back	for this Cycle? That Question Has the Analysts Sharply Divided	New Format for Investments School (National School of Bank Investments)	TAX REFORM ACT LEASING
Taxes Is No Solution for Inflation	How Tennessee "usury" Fight Was Won 4/104	New game plan will allow the Fed to resume tightening. Fed funds to 10%? 10/8	Fidelity Bank Begins a Car- Leasing Plan 4/94
INSTALMENT LENDING Building Profits for Your Instalment Loan Department	Outlook for 1978: A Moderate Increase in Interest Rates and Higher Stock-Market Prices	On-Line Investment system in- troduced	GECC Unit To Assist Banks with Leasing
ment	but Most Analysts Agree, Interest Rates Are at, or near, Peak 8/8	and higher stock-market prices	BofA Offers Ag-Loan Participation Plan
Instalment Credit Confer- ence on Tape Cas-	38 Market Leaders Forecast Rates (Thirty-fourth Quar-	higher interest rates by yearend 6/6	Growth in Loan Participations

LOAN POLICY Credit Score System Speeds	Bank, Mount Vernon, Ohio)12/24	MOBILE HOMES Better Way To Appraise Mobile	Federal Reserve Board agrees to consider request to pro-
Loan Service 4/118	Bank Markets Its New ATM Ser-	Homes 10/118	vide initial capabilities
Instalment Lenders Face New Problems 10/134	vice with Eyeball-to-Eye- ball Advertising (Rainier	The Challenge To Banks of Mo- bile Home Lending 10/122	for expansion of interre- gional exchanges into na-
"We've cleaned up our loan	Nat'l Bank of Seattle,	What Bankers Think of Lending	tional network 2/28
portfolios. Let's keep them that way": Roundtable Dis-	Wash.)	on Mobile Homes 10/124	NACHA Asks Fed To Move Toward National Interchange This
cussion 4/58	Stuffers11/66	MONETARY POLICY	Year
LOANS	BHC Takes Aim at the Merchant Trade (Central Bancshares	Climbing the mountain: inter- est rates seem to be near	NACHA To Rethink Its Char- ter 1/84
Calculator Figures Loan Pay-	of the South, Birmingham,	their peak-but will a re-	NATIONAL COMMISSION ON
ments	Ala.)	cession follow? 12/18 Economic activity, inflation	ELECTRONIC FUNDS
Loan System	ments (Commercial Nat'l	are keys to interest-rate	TRANSFER National Commission on Elec-
Illinois BHC To Open Local Loan Offices (Commercial	Bank, Peoria, III.) 3/99 Commercial Lending and Market-	levels in the next six months	tronic Fund Transfers: sum-
National Corp.,	ing: "Cooperation not co-	New Game Plan Will Allow the	mary of final report available
Peoria)	existence"	Fed to Resume Tightening Fed Funds to 10%?10/8	
Designed for In-House or	Trust Marketing	Outlook for 1978: A moderate	NATIONAL CREDIT UNION ASSOCIATION
Local Use 10/36 Savings Loan Plan Offers 1%	ket" for Commercial Lending	increase in interest rates and higher stock-market	ABA, Tioga State Challenge
Net Cost (Industrial Nat'l	Business: What banks around the country are doing 3/86	prices 1/8	NCUA Share Draft Rules
Bank of Providence, R.I.) 8/28	Helping Young Adults Establish	Renewed economic strength— and inflation—point to	CUs Win a Round on Share
Special Loan Plan Aids IRS	Their Credit (Community State Bank, Albany,	higher interest rates by	Drafts 4/86
Customers (Avenue Bank & Trust, Oak Park, III.) 6/30	N.Y.)	yearend 6/6 Second half forecasts vary,	NEGOTIABLE BEARER (savings)
Watch Those Footnotes 10/76	Highlights of 1978 National	but most analysts agree,	CERTIFICATES (NBCs) Bank Offers Savers a New Way
LOANS - EDUCATION	Marketing Conference Available on Cassette 7/88	interest rates are at, or near, peak	To Save (Garden State Nat'l
See	Lobby Space ProblemLicked	Why most analysts are expect-	Bank of Paramus, N.J.)2/22
EDUCATION LOANS	byGrowing Suburban Bank (Edgewood Bank, Country-	ing a moderate rise in long-term interest rates	NEGOTIABLE ORDERS OF
LOANS - INSTALMENT See	side, III.)	this year4/8	WITHDRAWAL (NOW)
INSTALMENT LENDING	Local Map Becomes a Marketing Tool (Union Nat'l Bank of	MONEY MARKET	Can NOW-Type Accounts Be Profitable? 5/92
LOANS MORILE HOMES	Barourville, Ky.) 3/61	See	Pressure Builds on Banking
LOANS - MOBILE HOMES See	"The Name of the Trust Game Today Is Marketing" (ex-	FINANCIAL MARKETS	Issues
MOBILE HOMES	perience of four bank-	MORGAN GUARANTY TRUST CO. Is Your Bank Ready for a	Bridge 3/7
LOANS - MORTGAGES	ers)	Blackout? 4/88	Some Lessons from New England About the Pricing of NOW
See	Role in Bank Planning and	MORTGAGE GUARANTY INSUR-	Accounts 10/64
MORTGAGES	Monitoring (Industrial National Corporation)5/101	ANCE COMPANY (MGIC) MGIC, Citibank Join in	NON WAGE PAYMENTS
LOANS - SMALL BUSINESS	A Savings/Checking Plan for	Mortgage Venture 8/28	Fringe Benefits (IRS presses
See SMALL-BUSINESS LOANS	Businesses (Mechanics Nat'l Bank, Los Angeles) 10/28	"Pass-throughs are not exclu- sively for the biggest	for their inclusion for FICA and FUTA pur-
	Successful Sales Calling Pro-	banks and S&Ls"11/57	poses)1/10
MAGGIE MAE "Pass-throughs are not ex-	gram for the Community	MORTGAGES	Taxation of Employee Fringe Benefits8/16
clusively for the biggest	Bank: a new publication	Commercial Banking Opportuni-	
banks and S&Ls"11/57	Trust Officers: Sell Ideas that Solve the Customers	ties in the Secondary Mort- gage Market: study by Glad-	OFFICERS AND DIRECTORS See
MAIL	Problems3/51	stone Associates, Is Now	DIRECTORS AND OFFICERS
Auto-Mail System at Mercantile Pays Off (Mercantile Trust	Why Strategic Planning Is Mar-	Available 4/29;7/35	OPERATION UNRAVEL
Co., St. Louis) 10/108	keting's Job 5/102	Future of the Variable Rate Mortgage: Supplement, not	See PAPERWORK
Cost-Saving Ideas Surface at ABA Postal Seminars8/65	MERCHANT BANKING	Substitute	OPERATIONS/AUTOMATION
Electronic Mail: It's Here To-	Merchant Bankers Have Made History7/44	MGIC, Citibank Join in Mort- gage Venture	ABA's Triennial O&A Survey:
day (Bank of America; Citibank)3/16	Merchant Banking Is Alive and	New Mortgage Plan Comes To	How It Is Done—How It can
New Survey: Bank Postal Ex-	Very Well in London 7/44	California (Graduated-pay- ment mortgages) 2/21	AT&T Will Study the Feasibil-
penses Keep Rising. How to Control Them 5/52	MICROFORMS	"Pass-throughs are not exclu-	ity of a Telephone Network
Processor Offers Users Simpler	Desk-Height File Will Hold any Microform 8/91	sively for the biggest banks and S&Ls"11/57	for Banking
Mail Handling5/162	Microfilm Center for In-Of-	PMI'Creates New Mortgage Ex-	Bond Work (Warrington Asso-
Savings in Bank Postal Opera- tions, a "how to" Publica-	fice Use	change 6/94 Residential Mortgage Lending:	ciates, Minneapolis)9/156 Bank Does Its Own Typesetting,
tion from ABA 7/88;11/90	Paper	It's Wait and See on Vari-	Finds it Faster, Less Ex-
Wells Fargo Invests in Mail Processor	Microfilmer Uses Swappable Cassettes 5/149	able Rates	pensive (Chemical Bank, New York)
	Microfilming Problems? An Out-	Plan (Hospital Trust Nat'l	Bank Use of Automation Quad-
MANUFACTURERS HANOVER	side Lab May Have the Answers	Bank, Providence)7/30	rupled in 15 Years prelimi- nary results of Operations
TRUST CO. Manufacturers Hanover's New	Vendor-Operated COM Cuts	MUNICIPAL BONDS	and Automation Survey 7/36
Way To Manage Customer In-	Cost 10/116	How Much Disclosure Do Munici- pal Bond Investors Really	BofA Operates its Own "air force"
quiries Through Greater Ac- curacy and Faster Ac-	MINIMUM WAGE	Want? 2/66	Boston Fed Brings the Future
tion 5/80	See WAGES AND SALARIES	Why the President's Plan To Offer a Taxable Option for	to Coin Handling 5/56 Blue Cross Group Automates
MARKETING	MINORITY BUSINESS	Municipal Bonds Won't Go	Billing
ABCs of Launching a New Ser-	Stimulating Minority Busi-	Far This Year 3/8	Cassettes from International Operations Seminar Avail-
vice—Safely 6/14 Bank Gives Farmers Marketing	nesses (First Mississippi Nat'l Bank, Hattiesburg,	NATIONAL AUTOMATED	able11/37
Help (First-Knox Nat'l	Miss.) 6/92	CLEARING HOUSE ASSOCIA- TION (NACHA)	Crocker Automates Criticized Loan System

DDA System Gets ATS Enchancement	purpose: Operation Un- ravel 1/73	Study Commission 5/17	Lightweight Holdup Partitions Are Acrylic 4/115
Four New Operations and Auto-		PRODUCTIVITY	New Bank Card Has a "water-
mation Aids Now Avail-	PERSONNEL MANAGEMENT	New Concept: V-Line for Teller Stations (Pacific Nat'l	mark" Stripe 3/120 "Operation E.Y.E.S.", an Educa-
able 6/87 Flash Report on 1978 O&A Sur-	Checklist: How Effective Is Your Management of Per-	Bank of Washington) 7/119	tional-Service Folder 8/61
vey 6/96	sonnel? 9/15	PROMOTION PROGRAMS	Payments System Planning Divi-
Going "outside" for Automated Planning 12/73	How Effective Is Your Bank's Personnel Management? 10/26	Bank Has a Free "Hamburger	sion Conducting Survey on Security for ATMs 8/61
Handling 10 Million Checks a	How Incentive Plans Can Cut	Month" (Carrollton State	
Day 10/102	Costs	Bank, Carrollton, Ga.)3/61 Bank Rolls Out the Ultimate	"Robbery Without a Gun—Don't Let It Happen to You":
Key Role for Research & Plan- ning5/62	International Personnel Re- sources: a comprehensive	Premium (Desert Empire Bank	folder available 4/111;5/141
Lockbox Processing Uses "in-	reference manual/directory	of Palm Springs, Calif.)2/18	Security Camera Has Program-
stand replays" (Crocker Bank, San Francisco)9/28	for international personnel administrators 3/35	Carl Strikes Again; Arcade	mable Speed 10/114 Security Glazing Is Clear,
Looking for more Trust Automa-	Keeping Files Safe and Up-to-	Cringes (Citizens Central Bank, Arcade, N.Y.) 7/30	Lightweight 10/114
tion? Here Are Some Things To Consider 3/57	date	Check File: A "Full Service"	Security Good Enough to Fool an Expert
Making Stock Transfer Work	Ohio Program: Making Good Tellers Better Tell-	Premium3/118	Security Module Has PIN-As-
Easier	ers 10/132	Christmas Coloring Book Now Available	sign Options 4/118 Security Program Stops Crime,
Handbook on Interest Bearing Transaction Accounts Now	PHOTOGRAPHS Banker's Award-Winning	Coin Bank Available from Flor-	Errors 6/80
Available 4/30	Photo 3/84	ida Bank	Signature Verifier Assists
Manufacturers Hanover's New Way To Manage Customer In-		miums for New Customers and	Bulk Filing 5/154 Slide Trainer Hits Counterfeit
quiries Through Greater Ac-	PLANNING Bank Strategic Planning: A	Personnel	Checks 4/115
curacy and Faster Ac-	Guide for Organizing and	Customers 10/116	System Covers Full Security Range10/114
"Modulus ten" Check Digit be-	Managing The Process—publication available2/79	Helping Customers Keep Tax	Vault Alarm System Facilitates
gins July 1 6/88	Bankers Increase Emphasis on	Test Tube Plants Make Unique	Changes 6/80
New ABA Survey: Profile of Today's Senior Commercial	Corporate Planning: Editor's Column 5/37	Promo10/116	Voice Logger Provides Security (Amalgamated Bank, Chi-
Lending Officer 11/40	Can NOW-Type Accounts Be Prof-	Theatre for Kids for use in Lobbies11/114	cago)7/26
1978 National Operations and Automation Survey Com-	itable? 5/92	See also	See also AUTOMATED TELLERS
pleted	D.P. Planning: One Year Is not Enough	JOB PROMOTION	(ATMs)
Operations / Automation Conference, Atlanta, Ga.: Exhibi-	Going "outside" for Automated	PROTECTIVE MEASURES	PROXIES
tors5/116	Planning	ABA's Bank Protection Manual	Proxy Scanner Cuts Processing Time (Citibank)3/52
O/A Division Reports Prog-	Personnel Manage-	with 1978 Supplement Is Available 9/132	
Picture Report: Action at the	ment?10/26	Advice from an Ex-Bad Check	PUBLIC RELATIONS Competing Tennessee Banks Co-
Operations & Automation	Keys to Successful Long-Range Planning 4/83	Artist	operate in Local Bank
Show	Planning System Has Many Ap-	for Loss Prevention Program	Week
al Operations and Automa-	plications5/154	(Valley Bank & Trust Co. of Salt Lake City) 3/100	Coloring Contest Is a Winner in Texas (First Nat'l Bank,
tion Survey To Be Announced in May	Professional Marketing's Key Role in Bank Planning and	Bank Offers Device To Stop	Canyon, Tex.) 6/30
Proceedings from 1978 Opera-	Monitoring (Industrial Na-	Auto Thefts (Industrial Nat'l Bank, Provi-	Detroit Bank Offers Security Tips (Detroit Bank & Trust
tions and Automation Con- ference Available	tional Corporation)5/101 Using "High-Performance" Data	dence)	Co.)
Proxy Scanner Cuts Processing	To Plan Your Bank's Fu-	Bank Insurance and Protection	Going After Those Newcomers in Town (Corpus Christi,
Time (Citibank)3/52	ture	Bulletin: a monthly source of information 1/74	Tex.; Elkhart, Ind.) 6/28
Regional Bank Looks Down the Road to Build an Electronic	keting's Job 5/102	Bank Protection Survey and	History on Display at Southern
Service Network (First	POINT-OF-SALE	Bank Protection Manual: two publications available2/28	National (Southern Nat'l Bank of Houston)4/124
Nat'l State Bank of New Jersey) 8/22	See	Bankers Guide To Security	Stamford's Fidelity Trust
Software Packages for Banks	ELECTRONIC FUNDS TRANS- FER SYSTEM (EFTS)	Training to aid in compli-	Shapes Up
Going the Full Service Route 4/122	ren statem (er ta)	ance with Bank Protection Act of 19682/28;11/38	overYoungstown, Ohio;
Task Force Seeks Shelter from	POLITICAL CONTRIBUTIONS	Card Door Openers Help Secure	Princeton, N.J.: Editor's Column
the "Check blizzard" (Check Safekeeping Task	BANKPAC	Computer Security Guide for	
Force)	PORTFOLIO MANAGEMENT	Financial Institutions Is	PUBLIC SPEAKING Good Idea + Poor Presentation
See also	See	Now Available 7/87 9/36:11/38	= 0 8/82
AUTOMATED TELLERS (ATMs) COMPUTERS	INVESTMENTS	Counterfeit Detector Has	REPORT WRITING
DATA PROCESSING	POSTAL SERVICE	Built-In Memory 3/116	Ten Steps Toward Better Writing3/63
ELECTRONIC FUNDS TRANS- FER SYSTEM	Contingency Plans in the Event	Deadbolt Opens with Key and Combination 4/120	
EQUIPMENT	of a Postal Interruptions, Available 6/88	Detroit Bank Offers Security	ABA Testifies on Fed
MAIL TELECOMMUNICATIONS	Cost-Saving Ideas Surface at	Tips (Detroit Bank & Trust Co.)	Changes 9/7
TELLERS	ABA Postal Seminars8/65	Disintegrator Altered for	An Examination: What do Pro-
ODED A TIONIC IMPROVEMENT	POWER FAILURES	Quieter Running 5/149 Foiling the Computer Crimi-	posed Changes in Fed Policy Really Mean?9/41
OPERATIONS IMPROVEMENT PROGRAM	Is Your Bank Ready for a	nal	Issue of Mandatory Fed Re-
See	Blackout? 4/88	"Holdup Instruction Cards" Have Been Revised6/18	serves Heats Up 10/7 What About Fed Pricing Propos-
BANK MANAGEMENT	PREMIUM PROGRAMS	12/29	als? Here's Help in Apprais-
PAPERWORK Bank Enlists Fiche in Paper-	See PROMOTION PROGRAMS	Identification With and With-	ing Them
work Battle (Empire Nat'l		out Credentials: publica-	RESERVES
Bank, Middletown, N.Y.) 1/16 Milligan says bankers declare	PRIVACY PROTECTION STUDY COMMISSION	tion is available 3/73;12/68 "Kidnap/Hostage" chapter of	IRS Bad-Debt Reserve Regs
war on regulations,that	Major Research Project Under-	Bank Protection Manual	New Study Find the Tax Treat-
cost hundreds of millions but serve no useful	taken by ABA To Assess Impact of Privacy Protection	available in booklet form1/74;3/90;11/38	ment of Loan-Loss Reserves "unfair" 4/86
Sur correction decidi	past stasy i rotoston	101111.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	4/00

RETIREMENT Bank/College Offer Pre-Retirement Aid (Huntington Nat'l	SMALL-BUSINESS LOANS Going For the Small-Business Loan	Growth and Profitability from Bank Trust Operations Ex- pected	municipal bonds won't go far this year 3/8
Bank, Columbus, Ohio) 3/84 How Age-70 Retirement Will	SBA Plans To Let Banks Take Over Much of its Loan Proc-	How Bank Presidents Stack Up6/73	TELECOMMUNICATIONS ABA Investigates Feasibility
Affect Banks 5/138	essing, (errata, 10/81) 8/50	How Senior Commercial Lenders	of Nationwide Shared Tele-
ROUNDTABLE DISCUSSIONS Bankers and general merchan-	Small Bank Builds SBA Loan Volume (First Nat'l Bank of Keystone, W.VA.) 2/50	See Themselves, Their Jobs, Their Futures	communications System 4/30 ABA Task Force Wants To Expand Mailing List of Bank Tele-
dise retailers explore		day's Senior Commercial	communications Special-
EFT	SOCIAL SECURITY Six Ways To Hold Down Social Security Costs	Lending Officer	ists
on EFT 3/68	Use Social Security To Lower	New Survey: Bank Postal Ex-	for Banking 5/59
"We've cleaned up our loan portfolios. Let's keep them	Other Costs4/18 See also	penses Keep Rising. How To Control Them 5/52	CRT Terminal Uses Standard Phone Line
that way"	DIRECT DEPOSITS	New Survey Finding: Corre-	EFT in Wholesale Banking 5/41
What is a sound investment policy at this uncertain	SPECIAL REPORTS	spondent Banks Report Fast Growth in Loan Participa-	Management of Bank Telecommu- nications and Two Addition-
time?7/96	Bank Cards Sept.	tions 9/49	al Aids Now Available 3/89
SAFE BANKING ACT	Commercial Lending Feb.	1978 Confidential Bank Insur-	Merchant Phone-Pay Features
See	Correspondent Banking Sept. International Banking July	ance Survey Report Is Available	Offered 10/114 Phone Pay System Generates
LAWS AND LEGISLATION	InvestmentsFeb.	1978 National Operations and	Statements 5/160
SALLIE MAE	MarketingMay Operations & Automation May	Automation Survey Completed	POS Net Uses New Telephone Terminals3/19
See	TrustJan.	Payments System Planning Divi-	Telephone Problems? Here Are
STUDENT LOAN MARKETING CORPORATION	Trust Operations and Automa-	sion Conducting Survey on Security for ATMs 8/61	Some State-of-the-Art Solu- tions
		Preliminary Results of Nation-	Topeka Bank Offers Pay-by-
SAVINGS AND LOAN ASSOCIATIONS	SPEECHES See	al Operations and Automa- tion Survey To Be Announced	Phone (Commerce Bank & Trust)
How Bank Competitors Have	PUBLIC SPEAKING	in May 5/141	Unit Switches Phones from Dial
Gained Powers 4/57 See Also	STATE LAWS AND LEGISLATION	Profile of BANKING Subscrib- ers: Where Do You Fit Into	to Touch 6/80 Where EFT in Wholesale Bank-
BANKING HOURS	See	It?: Editor's Column 1/14	ing Stands Today, and Where.
	LAWS AND LEGISLATION	Senior Commercial Loan Offi-	It's Going
SAVINGS ACCOUNTS How Banks Are Getting Ready	STOCK MARKET	cers Basically Optimistic (preliminary survey find-	Western Bancorp To Link Up Via Satellite 10/110
for Automatic Trans-	Taking the Stock-Market's Pulse: The Beat Is Stronger	ings) 10/35	See also
fers 8/39 Planning for Automatic Trans-	and the Prognosis Has Im-	38 Market Leaders Forecast Rates (Thirty-fourth Quar-	ELECTRONIC FUNDS TRANS- FER SYSTEM
fers Between Savings and	proved9/10	terly Survey of Interest	
Checking9/24	STOCKHOLDER MEETINGS	Rate Expectations) 2/56	TELEPHONES See
SAVINGS BANKS	See ANNUAL MEETINGS	Two Research Projects Under- way To Determine Future	EQUIPMENT
How Bank Competitors Have	ANNOAL MEETINGS	Banking Education needs and	TELECOMMUNICATIONS
Gained Powers 4/57	STOCKS	Methods	TELLERS
SECURITIES	See SECURITIES	Readers Find Most Interest-	New Branch Look: "Teller
Banks Reassess Costs of Stock	CTUDENT I CAN MARKETING	ing?: Editor's Column2/17	Pod"
Transfer Business 1/58 Bank Package Cuts Stock Trans-	STUDENT LOAN MARKETING CORPORATION	TAX REFORM	Stations (Pacific Nat'l
fer Costs 5/150	Where Sallie Mae Fits in the	Carter Tax Reform Pro-	Bank of Washington) 7/119 Ohio Program: Making Good
Making Stock Transfer Work Easier	Student Loan Picture 11/86	posals	Tellers Better Tell-
	STUDENT LOANS	Why the President's Plan To	ers 10/132 "Teller Training Seminar"
SEMINARS See	See EDUCATION LOANS	Offer a Taxable Option for . Municipal Bonds Won't Go	Package released by
EDUCATION		Far This Year 3/8	AIB
TRAINING PROGRAMS	SURVEYS ABA's Triennial O&A Survey:	TAX REFORM ACT	See also AUTOMATED TELLERS
SERVICES	How It Is Done—How it Can	New Study Finds the Tax Treat-	(ATMs) EQUIPMENT
Call Distributor Tells Where, and How Long 10/110	Help You—L.G. Kleine &	ment of Loan-Loss Reserves "Unfair"	EQUIPMENT
CDs Couple Better Yield,	A.L. Kaplan 5/78 Ag Bankers Continue To Meet	Two Publications Outline Im-	TRADE ASSOCIATIONS
Monthly Pay (Preston State Bank, Dallas)	Expanding Farm-Credit	plications of Tax Reform Act of 1976: Estate Plan-	A Banker's Guide To Washington 6/55
Topeka Bank Offers Pay-by-	Needs	ning in Depth After the Tax	
Phone (Commerce Bank &	Support Additional Govern-	Reform Act of 1976 and Gen- eration-Skipping Transfers	TRAINING PROGRAMS Bankers Guide To Security
Trust)	ment Farm Intervention	in Trust 2/79	Training to aid in compli-
ing services" Orga-	Automated Banking Machines	TAXATION	ance with Bank Protection Act of 19682/28;11/38
nized12/68	Provide Greater Safe- ty12/68	Carter's 1978 Tax Pro-	Cards Give Advice on Travelers
SHARE DRAFTS	Bank Protection Survey and	gram 4/14 Federal Excise Taxes on Cen-	Checks 8/26
See CHECKING ACCOUNTS	Bank Protection Manual: two publications available2/28 Bank Use of Automation Quad-	trex and PBX Equip- ment	Changes in Society and Banking Demand Changes in Adult Ed-
SMALL BUSINESS	rupled in 15 Years: prelim-		ucation
One Bank's Approach To Small Business Seminars (Seattle-	inary results of Operations and Automation Survey 7/36	Highlights of 1977 Regional Taxation Workshops avail-	of Training and Education
First Nat'l Bank) 2/34	CEOs Evaluate the Trust Busi-	able on cassettes 1/74;2/79	in ABA
SMALL BUSINESS ADMINIS-	ness 6/65 Creation of a Functional AIB	Interstate Taxation of Finan-	Designed for In-House or
TRATION	Certificate Program Sup-	cial Depositories 1/10 One-Time Charges on Bank Cred-	Local Use 10/36 New Instructor Development
SBA Plans To Let Banks Take Over Much of its Loan Proc-	ported 6/87 Flash Report on 1978 O&A Sur-	it Card Accounts 1/10	Workshop Available for AIB
essing, (errata, 10/81) 8/50	vey	Why the President's plan to offer a taxable option for	Chapters
		and a tandole option for	Colocally Wollen for Opecial

Training	To Consider	Act of 1976 and Generation- Skipping Transfers in	Via Satellite 10/110
men (Industrial Nat'l Bank,	Easier 3/58	Trust 2/79	Where Western Bancorp. Came From
Providence, R.I., & Indus- trial Nat'l Corp.) 9/60	"The Name of the Trust Game Today Is Marketing" (expe-	What's Ahead for Trust in '78?1/31	WHITE HOUSE AGENCIES
Train Yourself To Be a Better	rience of four bank-	See also	A Banker's Guide To Washington1/47
Manager 3/120	ers)	TAXATION	
TRAVELERS CHECKS	counting 3/154	TRUTH IN LENDING	WHOLESALE BANKING EFT in Wholesale Banking: Com-
BA Gives Travelers Cheques a New Look	Some Trust Officers Wear Cow- boy Hats 1/68	Comprehensive Compliance Man- ual on Truth in Lending's	puters Begin Talking to
Cards Give Advice on Travelers Checks 8/26	Study by Golembe Associates,	Regulation Z Is Avail-	Computers 5/41 Where EFT in Wholesale Banking
Pre-Packed Travelers Checks	Inc., brings future of trust institutions under scru-	able 8/36 Complying with Regulation Z	Stands Today, and Where
Now Available 11/114	tiny 1/24	Made Easier with New Publication5/18	It's Going5/45
TREASURY DEPARTMENT	Trust Conference Avail-		WHOLESALER-DISTRIBUTORS See
A Banker's Guide To Washing- ton	able5/142	TUTANKHAMUN Egyptian Time Capsule 12/42	COMMERCIAL LENDING
Industrial Development	Theses from National Graduate Trust School Added to		WOMEN IN BANKING
Bonds 1/10	Library5/18;9/35	USURY See	Selecting Women for Special
TRIVIA INDEX	This Trust Department Finds a Niche To Fill, Fills It—	INTEREST RATES	Training
Thoughts and notes from all overon NBC television	and Profits (LaSalle Nat'I	VOICE RESPONSE SYSTEM	WORD PROCESSING
news: Editor's Column 4/21	Bank, Chicago) 10/139 Trust Division Forms Real Es-	HousePhone Learns Large "Vo- cabulary"3/116	Here Comes Word Process- ing
TRUST INDUSTRY	tate Committee 1/66 Trust Fact Book – revised and		Stand-alone Word Processor Up-
Can Trust Officers Solve the Cost Accounting Puz-	updated - is avail-	WAGES AND SALARIES Blumenthal Asks Banks to Hold	gradable
zle?	able	Wage Line 8/12	Components 10/112
CEOs Evaluate the Trust Business 6/65	that Solve the Customers	Ways to Ease Wage "Compression"	WORKSHOPS
Getting Down To Basics in	Problems	See also INCENTIVE COMPENSATION	See
Trust Marketing 11/60 Growth and Profitability from	Bank 6/58		EDUCATION TRAINING PROGRAMS
Bank Trust Operations Expected3/36	Two Publication Outline Impli- cations of Tax Reform Act	WESTERN BANCORP. Flying High with Western	WRITING
Looking for More Trust Automa-	of 1976: Estate Planning in	Bancorp	Ten Steps Toward Better Writ-
tion? Here Are Some Things	Depth After the Tax Reform	Western Bancorp. To Link Up	ing3/63
1	I AUIHUNS ANI	) CONTRIBUTOR	.5
Abagnale, Frank W., Jr., author:	Beerman, Albert L., author: How	thor: Credit Unions: Moving	
	Beerman, Albert L., author: How Much Disclosure Do Munici-	thor: Credit Unions: Moving Up on the Totem Pole!3/42	Cummings, Richard H., discussant: "We've cleaned up our
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Munici- pal Bond Investors Really	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42 Clark, John S., author: New ABA	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Daly, Owen, II, author: A CEO
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings.
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Dual-
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning 4/83
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Cole, Sheila, author: New Pres-	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State). N.A., Reveals Citi-	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State). N.A., Reveals Citicorp's Upstate Strategy:	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Begin-	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attrac.	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development) 2/86
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union. 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A. Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author:	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan 2/34
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Ex-
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State). N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Expenses Keep Rising, How to
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from the "Check blizzard" (Check	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Expenses Keep Rising. How to Control Them. 5/52
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State). N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Expenses Keep Rising, How to
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State). N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from the "check blizzard" (Check Safekeeping Task Force) 5/125	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Expenses Keep Rising. How to Control Them. 5/52  Ficca, Jack, author: Watch Those Footnotes. 10/76
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55  Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from the "check blizzard" (Check Safekeeping Task Force) 5/125  Cummings, Herbert W., author: Building Profits for Your	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion. 4/58  Daly, Owen, II, author: A CEO Surveys Card Trends: Duality, Nationwide Mailings, Consumer Education. 10/150  Danielson, Arnold G., author: Keys to Successful Long-Range Planning. 4/83  Delaney, Michael, author: New Dimensions in Full Service Banking (cases from publication, Bankers and Community Involvement: Profiles of Selected Bank Programs in Economic and Community Development). 2/86  Eachon, Jack, Jr., author: Going for the Small-Business Loan. 2/34  Edwards, Larry O., author: Why Strategic Planning Is Marketing's Job. 5/102  Evans, John J., author: New Survey: Bank Postal Expenses Keep Rising. How to Control Them. 5/52  Ficca, Jack, author: Watch Those Footnotes. 10/76  Ford, William F., author: How 1,000 High-Performance
Abagnale, Frank W., Jr., author: Advice from an Ex-Bad Check Artist	Beerman, Albert L., author: How Much Disclosure Do Municipal Bond Investors Really Want?	thor: Credit Unions: Moving Up on the Totem Pole! 3/42 The Sobering Story of Alaska USA Federal Credit Union 3/42  Clark, John S., author: New ABA Survey: Profile of Today's Senior Commercial Lending Officer 11/40  Clevenger, Thomas R., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion 4/58  Cole, Sheila, author: New President of Citibank (New York State), N.A., Reveals Citicorp's Upstate Strategy: Focus on Consumers 8/55 Why Student Loans Are Beginning to Look More Attractive to Lenders 11/84  Connelly, John R., author: Hotel Problem Loans: Symptoms and Solutions 2/52  Cooke, Lawrence H., Jr., author: D.P. Planning: One Year Is not Enough 11/96  Coriaci, Joseph P., author: Task Force Seeks Shelter from the "Check bitzzard" (Check Safekeeping Task Force) 5/125  Cummings, Herbert W., author:	Cummings, Richard H., discussant: "We've cleaned up our loan portfolios. Let's keep them that way": Roundtable Discussion

Using "High-Performance" Data To Plan Your Bank's Fu-	Kleine, Leo G., author: ABA's Triennial O&A Survey: How	Montuori, T.R., author: Micro- filming Problems? An Out-	Redling, Edward T., author: More Banks Adopt Executive In-
ture10/40	It Is Done—How It Can Help You	side Lab May Have the Answers	centives
Gilpatrick, Ralph B., Jr., dis- cussant: "We've cleaned up our loan portfolios. Let's	Kline, Bill, author: Watch	Moore, W. Robert, discussant: Bankers and General Mer-	Rideout, Thomas P., author: An Examination: What do Pro- posed Changes in Fed Policy
keep them that way": Round- table Discussion 4/58  Giltner, F. Phillips, discus-	Those Footnotes 10/76  Klingler, Robert M., author:	chandise Retailers Explore EFT: Roundtable Discus- sion 1/27;3/68	Really Mean?
sant: "We've cleaned up our	Bank Puts EFTS on Pay-as- you-go9/75		praising Them 7/39
loan portfolios. Let's keep them that way": Roundtable Discussion 4/58	discussant: Bankers and General Merchandise Re- tailers Explore EFT: Round-	Mulligan, Robert, discussant: Bankers and General Mer- chandise Retailers Explore EFT: Roundtable Discus-	Rockwell, Henry T., author: Is Your Bank Ready for a Blackout? 4/88
Gundell, Peter F., discussant: Bankers and General Mer-	table Discussion 1/27;3/68  Kristy, James E., author: About	sion 1/27;3/68  Nagan, Peter S., author: Climb-	Ruth, Jim, author: Good Idea + Poor Presentation = 08/82
chandise Retailers Explore EFT: Roundtable Discus- sion 1/27;3/68	Thama Article: "Statistics alone are not enough" Letter to the Editor 4/126	ing the Mountain: Interest Rates Seem To Be Near their Peak—But Will a Recession	Scala, Bea, author: Here Comes Word Processing 12/32
Hardy, C. Colburn, author: "The	Lange, Per, author: Flash Re-	Follow?	Schumann B.K. author CEO
Name of the Trust Game To- day Is Marketing" (experi- ence of four bankers)3/51	port on 1978 O&A Survey	Are Keys to Interest-Rate Levels in the Next Six	Schumann, R.K., author: CEO Commissions a Study of Em- ployee Attitudes. Here Are Re-
Heffernan, Kevin, author: Banks Reassess Costs of Stock	You Stack Up?11/76	Months	Segal, Harvey H., author: Egyp-
Transfer Business 1/58	LaNear, Richard, author: Sam- pling Merchants' Views on EFT (condensation of his	tion Has the Analysts Sharply Divided	tian Time Capsule 12/42
Jackson, Marlin D., author: Is There a Credit Crunch at Community Banks Specializ-	report)	but Most Analysts Agree, Interest Rates Are at, or	Semrod, T. Joseph, author: Com- mercial Lending and Market- ing: "Cooperation not coex-
ing in Farm Credit?11/68	New Insurance Study: How Do You Stack Up?	near, Peak	istence"5/98
Johannesman, Richard L., dis- cussant: What Is a Sound	Leary, Fred J., Jr., discussant:	Bank Can Use It Profit-	Smith, Edward F., author: ABA Testifies on Fed
Investment Policy at this Uncertain Time? 7 / 96	"We've cleaned up our loan portfolios. Let's keep them	ably	Changes
Kane, Charles J., discussant:	that way": Roundtable Dis-	Fed to Resume Tightening Fed Funds to 10%?10/8	You Need to Know About the Next Congress 12/4
"We've cleaned up our loan	cussion	New Man at the Fed: Tremors Possible, but no Earth-	Banking Practices Under Fire
portfolios. Let's keep them that way": Roundtable Dis-	Lignoul, Richard K., author: What To Do When a Head-	quake 2/56 Outlook for 1978: A Moderate	Again 4/6 Competition in Banking
cussion 4/58	hunter Calls12/10	Increase in Interest Rates and Higher Stock-Market	Act 4/6 Congress Enacts a Banking
Kaplan, Arnold L., author: ABA's Triennial O&A Survey: How	Lively, H. Randy, discussant:	Prices 1/8	Bill
It is Done—How It Can Help You	Bankers and General Mer- chandise Retailers Explore	Renewed Economic Strength—and Inflation—Point To Higher	Fronts
Flash Report on 1978 O&A Survey	EFT: Roundtable Discussion 1/27;3/68	Interest Rates by Year- end 6/6	Congress
	Lodde, Herman L., Jr., author:	Taking the Stock-Market's Pulse: The Beat Is Stronger	Interest-Rate Controls: Up Front, Again
Kaufman, Kenneth A., author: Climbing the Mountain: In-	Trust Officers: Sell Ideas	and the Prognosis Has Improved9/10	Issue of Mandatory Fed Reserves Heats Up
terest Rates Seem To Be Near their Peak—But Will a	that Solve the Customers Problems3/51	Why Most Analysts Are Expect-	Labor "reform" Is a Banking Issue
Recession Follow?	Lodge, James E., author: O/A	ing a Moderate Rise in Long-Term Interest Rates	Monitoring the Legislative Logjam
Are Keys to Interest-Rate Levels in the Next Six	Division Reports Progress	this Year	Pressure Builds on Banking
Months	McAllister, Eugene J., author:	Offer a Taxable Option for Municipal Bonds Won't Go	Issues
for this Cycle? That Ques-	Future of the Variable Rate Mortgage: Supplement, not	Far This Year 3/8	why Good Banking Bills Often
tion Has the Analysts Sharply Divided	Substitute	Olson, Delwyn, duscussant:	Don't Pass
New Man at the Fed: Tremors Possible, but no Earth-	McConnell, J. Knox, author:	Bankers and General Mer- chandise Retailers Explore	Sporer, Thomas A., author: In- stalment Lenders Face New
quake	Small Bank Builds SBA Loan Volume (First Nat'l Bank of Keystone W.Va.)	EFT: Roundtable Discussion 1/27;3/68	Problems
Inflation—Point to Higher Interest Rates by Year-		Olson, Dennis A., author: How	Stapleton, Tom, author: Ten Steps Toward Better Writ-
end 6/6 Second Half Forecasts Vary, but Most Analysts Agree.	McCoy, Charles W., author: Bank's Card Has Big Side Effects	1,000 High-Performance Banks Weathered the Recent Recession	ing
Interest Rates Are at, or	McPherson, John R., author:	Parmelee, Robert E., author:	Steed, Harold C., author: How One Community Bank Shares
near, Peak	Electronic Mail: It's Here	Business Customers with Bad-	Staff Duties Among Line Officers
Pulse: The Beat Is Stronger and the Prognosis Has Im-	Today (Bank of America; Citibank)	Debt Insurance Are a Better Risk	Strode, Thomas B., author: Trust
proved	Mayese, Harold, author:	Paxton, Peggy L., author: Ohio	Officers: Sell Ideas that Solve the Customers Prob-
Market Works—And When a Bank Can Use It Profit-	First National in St. Louis Adopts Operations Improvement	Program: Making Good Tellers Better Tellers 10/132	lems
ably	Program 10/96	Petersen, Richard E., author:	Sugaski, Lloyd J., discussant: "We've cleaned up our loan
ing a Moderate Rise in Long-Term Interest Rates	Milano, Gerald F., author: Key Role for Research & Plan-	Wrong Ideas Keep Banks and Wholesaler-Distributors	portfolios. Let's keep them that way": Roundtable Dis-
this Year	ning5/62	Apart 2/42	cussion 4/58

Thamara, Thomas, author: Huge Data Base Gives Lenders a New Look at Old Guide- lines	Bankers Increase Emphasis on Corporate Planning 5/37 A "Common Bond" in the Cape Cod Area	ness Books	The "Luxury of Community Banking": How To Preserve It for our Customers 11/26
Thomas Thamara Replies To a Critic: Letters to the Edi- tor	High-Performance Article on High-Performance Banks	What To Call Ourselves? Try 'banking community' 12/16 Who's Bank Is It—The Entrepreneur's, the Regulators'.	Williams, Thomas R., author: Asking the Right Questions about Bank Cards9/84
Tice, Norman J., author: O/A Division Reports Prog- ress	Drive	the Management's, the Consumerists', the Employ- ees'? 6/24	Wilson, Stanley E., author: Bankers Bond Insurance: The Outlook Is Improving—A Little
eral Merchandise Retailers Explore EFT: Roundtable Discussion	Area Is Booming, and So Is Bank Competition 7/16 Our Cartoonist Is Honored by his Peers	Wallace, Edwin C., Jr., author: Blumenthal Asks Banks to Hold Wage Line 8/12 How Incentive Plans Can Cut	Fed Funds Sales to Farm-Area Banks Cause Correspondents Some Worry 4/96
Trask, John M., Jr., author: Letter to the Editor (errata for SBA article, 8/50) 10/81 SBA Plans To Let Banks Take	Profile of BANKING Subscribers: Where Do You Fit into It?	Costs. 3/26 Selecting Women for Special Training. 7/12 Time To Take a New Look At Your Affirmative Action	Zimmerman, Vernon K., discussant: What Is a Sound Investment Policy at this Uncertain Time? 7/96
over much of its Loan Processing	Unions3/15 Thoughts and notes From all OverYoungstown, Ohio	Program. Is it Fool- proof?	Zweig, Philip L., author: Man- ufacturers Hanover's New Way To Manage Customer In-
Waddell, Harry, author: Bank Group Is Trying Zero-Based	Princeton, N.Jon NBC Television News 4/21	sion"1/12	quiries through Greater Accuracy and Faster
Budgeting	A Way to Keep Abreast of Busi-	Weatherford, Jack O., author:	Action 5/80

	III PERSONA	<b>L MENTIONS</b>	
Abs, Hermann 7/56	Bateman, Thomas B 9/24	Bishop, Gordon 1/32	Campbell, Marvin R 4 / 24
Adachi, Tetsuo7/72	Bauer, John 2/38	Blackwell, Dr. Randolph 6/92	Candland, Willis G 9/26;10/94
Adams. Richard V 2/62	Bradley, Gilbert F 6/49	Blaicher, Lisa 9/60	Canfield, Vernon C 7/119
Aidman, Charles 12/47	Bramblett, Linda W 7/20	Blumenthal, Michael 1/31 8/12;10/8	Caputo, Bruce F
Ailes, Melinda9/61	Brandon, William H 9/24	Bond, Buddy 10/100	Carballada, R. Carlos 7/30
Albaum, Gerald S	Brick, James T	Booker, Janice 2/86	Caress. Mark W
Alberts, Thomas H., new direc-	Bridenbecker, William 2/69	Booth, James T 5/142	Carey, Charles W 9/62
tor of ABA's Bank Personnel Division	Brinker, Jim	Bonds, W. Kenneth 3/51	Carey, Jerry 3/61
Alexander, Willis W 12/16	Brinkley, David 2/79	Botts. Guy W 9/88	Carson, Edward M
Allen, Clifford 12/4	Baumel, I.D 3/120	Bourn, Joseph 1/68	Carter, David H
Allen, Hazen M 3/99	Beach, Gardner D 9/24	Bover, Joanne 10/146	Carter, Jimmy 1/8;3/8;4/14,18
Altberg, Mark	Bean, G. Clarke 6/53	Brooke, Edward W	
Anderson, Don3/30	Becker, Alvin G 3/57	Brown, Belmear D 9/26	Carty, Brian
Anderson, M.H	Bellows, Kendrick F 1/23;12/29	Brown, James E	Chandler, Jerome L 2/27;8/41
Anderson, Robert J 4/96	Bender, W.A	Browne, D.R 5/14	Chase, Samuel B., Sr 6/24
Anderson, Roger E 10/54	Benedict, Andrew 4/106	Browne, Thomas R 10/126	Childs, John 6/30
Anderson, Vance 6/65	Benner, William 6/70	Browning, Colin A 1/31	Christenson, Jon P 11/107
Annunzio, Frank	Bennett, Paul 8/65	Bruning, Charles A 5/90:8/41	Clark, Robert A 8/28
Armstrong, Edgar, Jr 5/114	Berliner, Dr. William M 12/67	Bryans, Robert E 3/87	Clarke, Dick 10/102
Atkins, Bill 10/146	Berry, Henry V6/46	Bulla, Robert 6/47	Classon, Bruce 2/40
Austin, James R. (Pete). 3/22;7/20	Betchley, Rick 2/22	Bullard, James R 9/110	Clayson, George P., III 9/62
Baker, Howard H., Jr 11/37	Bicket, J. Gordon 5/14	Burwell, John W	Clevenger, Thomas R 3/87
Baker, James V., Jr 3/92	Biddulph, Gerald 10/118	Buser, Daniel S., Jr., new director	Climo, Beth 12/68
Baker, Kenneth C 5/14	Bidwell, Bennet E 1/23;3/89	of public relations for ABA10/141	Cline, Robert A 1/18
Barnes, Gary 4/124	Bimson, Walter6/50	Buxton, R.W	Conlan, John
Barnes, Robert3/19	Bird, Robert 10/132	Cagigas, Donald 2/69	Conn, Jack T 6/24
Barrows, William 11/107	Bird, Wayne P 2/69	Calligan, Pat 10/122	Connell, Lawrence B 4/86

Connor, David E	Dickerson, M. Max 4/96	Fogarty, John T 7/46,74	Gummer, George A 2/64
Cook, James A., Jr 11/16	Diesel, Paul 9/60	Ford, R. Molitor 9/131	Gunderson, Lee E., candidate for President-Elect of
Cook, Roger 10/172	Dietz, W.R 8/56	Ford, Richard F 3/87;10/96	ABA 10/164
Cooperman, Leon 9/35,110	Dillon, James M 9/61	Ford, Dr. William F 10/12	Guth, Wilfried 4/81;7/58
Copeland, William J 1/24	Dissmeyer, Virgil M 2/24,28	Foster, G. William 4/124	Gyurko, Mike 8/24
Coquillette, Jim 10/24	Donahue, Russell B 2/38	Fowler, George T4/90	Haacke, Elwood L 2/62
Corbin Ralph A	Donegan, Bill 9/60	Frame, Clarence G 3/92	Haas, Eric 10/118
	Dougherty, James A 1/66	Friedman, Milton7/106	Hall, Charles 1/31
Coriaci, Joseph P 5/62 7/87;10/35	Driscoll, Richard D9/82	Friderichs, Dr. Hams 7/67	Hamilton, Dee 3/114
Cornwall, Richard 2/38	Drolet, Harry 11/95	Fronterhouse, Gerald W 3/92	Hammer, Frederick S 10/74
Corsaro, Dominick 12/50	Drucker, Peter 2/49	Fulmer, Joe 5/114	Hancock, John6/58
Cotton, John 6/50	Duffy, Edward W 5/152	Furash, Edward C 10/64	Haner, Charles N 5/14
Cramer, J. Scott 1/64	Dunbar, Gene 1/70	Gailani, Muzhir 11/107	Hara, Makoto
Crivellone, Donald P 4/124	Duncan, Buell G., Jr 9/92	Gall, William R 1/70	Harries, Benton 12/68
Crooker, Rae: second field rep-	Dunn, Edward D 9/131	Gallas, Jack A 10/139	Harris, Patricia 4/111
resentative for Education Policy  & Development Group 12/29	Duwe, J. Rex: Duwe Award Paint- ing Going to ABA	Gallo, Bill 8/14	Hart, Janet 3/36
Cross, John J., Jr	Offices 1/94	Gang, Marvin	Hatfield, Dale 5/110
Cullen, William J	Dwyer, James F 5/14	Gaucher, Gerald G 12/16	Hawkins, R. Murry 4/106
Cummings, John J., Jr 5/101	Eckstein, John F3/109	Gaylor, Robert E 6/8	Hays, Thomas E., Jr 4/24
8/28	Elgas, Harold A 3/33	Giannini, Amadeo P 12/59	Hazeltine, Sherman 6/52
Curran, Frank P., ATM safety	Elkins, J.A., Jr	Gicker, Robert J 2/88	Heasley, A. Dean 6/8
Heads new support unit for "retail banking ser-	Ellison, David 1/31	Gibbins, Donald B 11/95	Heebner, A. Gilbert 12/29
vices"	Empie, R.Y	Gibson, H. Hurst9/26	Heilshorn, John 3/54
Curran, James E	Endsley, Will 12/26	Giesbrecht, Gary 3/19	Heimann, John G., interview:
Curran, William	Enger, David A	Gilbert, Ed	The New Comptroller: What's On His Mind?
Curtis, Joseph R	Ernst, Stephen A 4/30;5/59	Gilbert, Frederick S., Jr 2/38	Personal mention 4/54
	Evans, John J 5/80	Gilbert, John Martin,	Heinisch, Carl J 2/70
Curtis, Trumbull C 10/66	Evert, Herbert P	artist 8/76	Heller, Walter E 2/38
Daane, Dewey 9/35,110	Everts, Beth	Gile, David E 8/36	Helms, L.B9/26
Daley, Richard 10/60	Fackler, William 2/21	Giltner, F. Phillips 3/92	Hendershott, Patrick 11/48
Damerjian, Robert S 2/64	Faires, Gene R 4/22	Giumarra, Giuseppi 12/50	Henke, Patricia 12/26
Daniel, John 1/31	Farley, William F 8/56	Glenn, James N 2/88	Herman, Richard A 3/61
Darger, Stanford P 3/102	Feeks, John O'D2/38	Goldfield, Randy12/33	Herndon, James 6/92
Davis, Dick	Ferguson, Jack 1/32	Goldwater, Barry M., Jr 5/17	Hesselbach, Dr. Walter 7/110
Davis, Hartwell 3/35	Ferraro, Lynn 12/61	Goss, Chester L 2/38	Hewlett, Robert 8/24
Davis, Martin 7/26	Feser, William 4/100	Graham, Candy 10/132	Hickerson, Thomas W 7/20
Davison, Daniel R 3/114	Fichtel, Rudolph 3/35	Graham, Scott L	Hoadley, Walter 1/23;11/54
Deal, Frederick A9/26	Fiorentini, Walter J 2/86	Grangaard, Donald R 10/172	Hoffmann, Dr. Diether7/56
Dean, R. Hal	Finch, Cliff 6/92	Grant, Robert H8/22	Hogue, Phillip J 7/30
Deboer, Judy 10/120	Fisher, John 10/146	Green, Erik H	Holbrook, Hal 7/30
Dent, Frederick 9/26	Fisher, Kenneth H 4/21	Green, Kenneth 7/46	Holliday, Gibson C
Derryberry, John S 7/20	Fisher, Marvin L., II 3/43	Greene, Timothy G 11/86	Holmedal, Otto 10/15
Deuss, Hanns 7/67	Fisher, William R., Jr3/54	Greenspan, Alan3/109	Holmes, Roger
DeWitt, Walter N 12/16	Fitzgerald, Gerald B 5/122	Grant, Joseph 5/136	Holthaus, Richard 10/24
Dhom, Robert7/67	Flanery, Al 10/96	Griffin, Norris S 9/85	Hood, Peter L 5/101;10/66
Dickerson, Michael A 6/8	Fletcher, William A3/45	Groves, Allan	Hope, C.C., Jr 6/17

Horgan, John J., Jr 5/14	Kirchner, William 5/110	MacDougall, Roderick M 3/114	Housing 6/88 Inflation 6/17;8/35;1/73
Horst, Carl R 2/88	Klatt, K. Jon 2/69	McEiroy, Joseph 1/32;3/54	Operation Unravel 1/73 Supporter Appears for Milligan
Houchins, Dave 4/122	Knowles, Deryck H 2/69	McFarland, Stuart A 2/22	and His Pistol: Letter to the Editor
Houseman, Jack5/91	Knox, Warren 10/132	McGann, Thomas J 2/38	Personal mentions 3/89 4/53,103;7/36;9/35,110
Howes, Ron 10/22	Koch, Edward I	McGinn, J. Raymond 4/132/	Mills, William R
Huffman, Edward C., Sr 7/20	Kornfeld, Leo	McGuffie, Charles 6/92	Milner, Neil
Huddleston, Lee 4/134	Krane, Robert 12/30	McGuire, Earl10/68	Minger, Walter 2/72
Humphrey, Ronald L 3/39	Krause, Ronald J	McHose, Sam 12/47	Mitchell, George W 9/131
Hunt, Robert L 1/24,31;4/112	Laiolo, Paul R	McHugh, Kathleen 9/60	
Hyatt, Herbert S 4/132	Lambourne, Richard 6/64	McIntyre, Gerald R	Moberg, Ruth
Hyde, John	Lancaster, Greg	McIntyre, Thomas 4/53;12/4	Monroe, Douglas D 4/24
Ingram, John F 4/100	Larkin, Kenneth V 10/150	McKinney, George W., Jr 3/109	Moore, Cleon E
Ivey, Kay	LaRocque, D.N 6/8	McKinney, Robert 11/48	Moore, George 7/56
Jackson, Marlin D 7/36;8/62 9/35	Larson, C. Leroy9/24	McLaugh ' i, Sandra J 6/18	Moore, John L 6 / 98
Jacoby, Peter 10/22	Laub, Dr. P. Michael 9/36	McLean, H.L., Jr 6/8	Montgomery, C. Austin 3/43
Javits, Jacob K 5/5	Lavine, Herb 10/126	McLean, J.W	Morris, Frank 2/60
Jefferson, William	Lawson, Thomas H., Jr 2/38	McMennamin, Michael J 2/62 3/109	Morris, Ted 10/68
Jenkins, William M 3/25	LeMaistre, George E 4/53;6/24	McMullan, Paul W 6/92	Morris, W. Garland 7/20
Jent, Glen	LeMunyon, Frank5/110	McNair, James D 4/24	Mount, Dave
Jesser, Ned 4/21	Lerberg, Garl L9/26	McNeil, Robert 9/35,108	Moyers, Bill
Johannesman, Richard L 2/62	Lerdal, Herman3/30	Madsen, Walter 6/49	Mulder, Gary
Johns, L.A 6/8	Lewis, Bertram 4/81	Maher, Bill	Mylod, Robert J
Johnson, Art 10/120	Lewis, F. Donald2/70	Manahan, Neil 5/14	Nachtigall, George F
Johnson, Barry8/41	Lewis, Herbert A	Manry, John H., Jr 9/92	Nelson, Dan 8/42
Johnson, Dr. Robert 12/30	Lichtenberg, Paul 7/67	Marple, Allen	Nerheim, Lawrence E 3/54
Jones, B.G 10/126	Linden, Larry	Massey, R. Daniel Jr 8/56	Norris, George E 2 / 83
Jones, Stephen L 9/110	Lipp, Robert I	Matthews, Robert 6/53	Noun. Nicholas 5 / 96
Jung, Dennis 10/98	Litman, Raymond S., appointed	Matthews, William M., Jr 11/16	O'Connor, William J 3 / 36
Junker, David 12/26	to Board of International Association of Credit Card	Maupin, Samuel Kennedy, 7/20	O'Donnell, John 5 / 84
Kabot, Ronald H 2/22	Investigators 6/18	May, J.E 1/68	Oland, Les
Kahn, Herman	Lively, H. Randy 3/15	Mayer, Geroge R 4/22;10/132	Olsen, Madge
Karl, Max, interview: "Pass-	Livingston, Phil K	Meany, George . 2/58;7/8;12/18	Olson, Dennis A 10/12,40
throughs are not exclusive- ly for the biggest banks	Lodge, James E., processing for- eign non-MICR checks 4/29	Meily, Harry S 3/87	O'Neill, Thomas 2/58
and S&Ls"	Loeb, Marshall 3/89	Melfe. Thomas A 1/31	Ostby, John
Karnes, Michael M	Loose, Ronald A 4/98	Mengel. Bill 4/122	Oswalt, Georgia 10 / 132
Kastelie, Robert F 2/69	Love, Joseph B., III, Letters	Miaco, Vinnie	Padgett, W. David, candidate for Treasurer of ABA 10 164
Kaufman, George B 11/50	to the Editor3/28	Mignone, John A 2/8	Paro, Allan F., ABA's new ad-
Kaufman, Dr. Henry 9/35,110	Lucey, Arthur J.L 3/15,48	Miller, Donald 10/57	vertising manager 10/35
Keefe, Harry V., Jr 3/109	Luedders, Dean R 1/66	Miller, G. William, analysis: New Chairman of Federal	Parket, John12/74
Kelly, Bob 3/102	Lyon, Roger A 6/49	Reserve Board 2/56 Comment on Appointment by	Parseghian, Ara 7/36
Kennedy, David 10/54	McAulay, George W 1/84	A. A. Milligan	Partee, Charles
Kenny, Dean 2/50	McClain, Thomas J.A 3/97;8/41	7/39,102;9/10;10/7;11/12	Patterson, David R
Kiefer, Jim 10/126	McCullough, Duane 12/61	Milligan, A.A., comment on appointment of G. William	Patterson, Elmore C 4/90
Kinberger, Henry 5/14	McDaniels, John 7/46	Miller	Payer, Bill 3/25
King, Donald A., Jr 6/64  Kingman, Woodward 6/58	McDanold, Gordon E 2/68  McDonald, Stephen 6/58	EEO compliance 2/80 EFTS 1/23 Federal Reserve System 1/23	Peabody, Betty Sue, interview; New President of Citibank (New York State), N.A., Re-

veals Citicorp's Upstate Strategy: Focus on Con-	Rush, John L	Stanton, J. William	Wallace, Celia K., ABA's New Executive Director of Com-
sumers	Ruth, Jim: Our Cartoonist Is Honored by his Peers (Edi-	St. Clair, Stephen 10/68	munications5/142
Penn, William J	tor's Column)8/14	Steelman, Edward C 7/20	Wallace, Kay K
Perkins, John H., Covering Ground with John Perkins,	Salter, William 7/76	Stein, Paul A 10/146	Wallerich, Peter K 5 / 14
New President of ABA 10/50 Fed membership 12/29	Sambar, David 4/81	Stemler, Doug	Wathey, Lawrence L 3 51
Personal mentions 6/8,87; 8/62;9/8;11/37;12/68	Sanburg, Dorothy 12/35	St. Germain, Fernand J 5/5 9/8:11/49	Warren. Ronald A 1 66
Perry. Robert B 5/14	Sandberg, Michael G.R 5/152	Stoecker, David T 4/96	Warrington, Ed 9 / 156
Philip, William L 5 / 14	Sarbacker, Don 7/87	Steven, Robert G 6/24	Weatherford, Jack O 4/106
Pike, Al	Satrom, D.R	Stevenson, Malcolm1/32	10/12
Pinola, Joseph J., interview:	Savage, Peter G 3/16	Steving, Wayne 9/60	Weaver, A. Vernon 8/52
Western Bancorp 12/56	Saxon, James	Stoddart, Harold W., Jr 1/66	Webb. Russell B
Plumb. Richard W 4/111	Scala, Joseph 1/16	Strachan, David E	Weber, Lawrence J 6/8
Poli. Richard J	Schaff, Norman, Jr		Weeks. Lucius H
Ponto. Juergen 7/62	Schmidt, W.A	Strauss, Robert	Wegner, Herb
Popejoy. Bill	Schneck, Sydney 1/32	Stringham, Fred A 3/104	Wegscheider, Thomas 7 / 56
Ponovich, John	Schueppert, George L7/46	Stutler, Douglas	Weit, M. Brock
Poullain, Ludwig	Schultze, Charles 10/8	Syrett, Edward	Welsh, John 2/70
Pring, John W 1/66;3/57	Searle, Philip F	Tanner, Ray U 6/8	Wells, Joel R., Jr 9/88
Proxmire, William4/6,53	Seipp, Dr. Walter	Tempest, Harrison 7/76	Wennerdahl, Carol 11/92
Pruett, Carrol R 6/8	Shadwick, Gerald 6/8	Tepper, Andrew G 2/38	Westphal, Ed
Quinn, Mike 5/80	Shannon, Len	Terry, Ronald A 3/36;4/53,104; 9/131	White, Claude, 4/122
Raiken, Allen L	Sharkey, James R 3/57	Thompson, Frank, Jr 5/5	White, Fred 10/68
Radford. Martha	Shepard, Andrew J 9/131	Thorne. Robert S 1/66	White, Londele 10 / 126
Randall, Tony 1/23	Sheshunoff, Alex 10/12,44	Thornton, Jerry R8/41	White, Robert E 1/74
Rasmussen, Ralph J 9/28	Shirk, Don	Topham, Jonathan A 6/69	Wickert, John
Reiland, Pam	Shoda, Alton 1/66;3/54	Tostenrud, Don B 6/53	Wienckowski, Jan J
Reinhardt, Ken	Shutt, George8/72	Tower, John	Wilcox, Thomas R 6/58
Reuss, Henry S 2/88;4/100	Sidley, Timothy Jr 3/109	Tribolet, Graig E	Williams, Harrison A., Jr 5/5
6/87;8/62;9/41	Siebert, Muriel 4/81	Troxler, C. Thomas	Williams, Jim 3/46;10/12
Rich, Willis F 3/111	Simmons, Charles D 2/82		Williams, Thomas R 3/36
Ricci, John 6/28		Tsiang, Sally	Wilson, Aubrey
Riddle, George H7/87	Simmons, James P 6/53	Tsongas, Paul E	Wise, Ralph
Ritchie, Dan 4/122	Sisco, Joseph9/35,108	Tsuji, Teruhiko 7/68	Wise. Steve
Roberts, Barbara M 1/94	Sisler, Daniel G	Tutankhamun 12/42	Wiseman, Thomas A., Jr 4 106
Roberts, Richard B 2/64	Skeen, Billy	Valentine, Bobby 5/136	Wishner, Maynard 2 38
Robinson, Aubrey E 4/86	Slonaker, Thomas N	Van Buren, Robert 3/87	Wolf, Dr. Herbert 7 64
Rockefeller, David 9/35,108	Smeda, Dr. Ralph 3/35;8/47	Van Maren, N.P., Jr., 6/8	Wolf, Marshall
Rockey, Charles, Jr 1/31	Smith, Howard K 7/36;8/35	Vaughan, Walter W 10/169	Wood, R.L
Roderique, Ronald J 6/46	Smith, James	Vella, Sal	Yarnell, Mary 12 35
Rogers, Nat S 6/26;11/82	Smith, Thomas R 6/8	Vinson, B. Finely 6/24	
Roob, Edward M 2/62	Snyder, Donald E9/24	Wachman, B.E 5/14	Yeutter, Clayton
Rosano, Kenneth R 10/66	Solso, Virgil E.: candidate for Treasurer of ABA 10/164	Wade, Robert 6/64	Young, Ernest J
Roseman, Louise 12/68	Soucie, J. Gilbert 9/62	Wagner, H. Robert Jr9/62	Young, John R., Jr., 10/12
Roxas, Sixto7/50	Spaeh, Winfried	Waite, Mary George Jordan	Ziegler, Hans
Rukeyser, Louis 11/37;12/68	Sparkman, John	Walker, Collins 2/88	Ziegler, Warren F 7/28
Runyon, David H 2/64	Spetman, Edward H., Jr 1/71		Zwick, Charles J 9/88
,	opolinan, Edward II., dr 1//1	Walker, Robert Kirk 4/106	

# In April, 1979

# becomes ABA Banking Journal

...the official publication of the American Bankers Association.

Starting with the April issue, BANKING, the most widely-read, respected and authoritative publication in banking, is changing its name. We're becoming ABA Banking Journal, to make clearer than ever that ours is the *official* publication of the American Bankers Association.

Journal, in an even more readable and attractive new format, will continue to offer you the most authoritative, accurate, and timely information every month on every aspect of effective and efficient commercial bank and trust company management

and operations. Our editorial staff of trained banking journalists, backed by the information resources of the American Bankers Association, will keep you up to date on the information you need to make sound banking business decisions every day of the year.

hat outstanding editorial, of which we are very proud, is the reason why ABA Banking Journal is read in almost every (96%) commercial bank and trust company in America. And that circulation is the only 100% paid circulation among national banking magazines, because bankers want and need the

vital information they get in ABA Banking Journal, and are willing to pay for it. That reader acceptance is why, again in 1978, we carried more pages of advertising to reach and sell commercial bankers than any other banking magazine.

Remember, BANKING is now ABA Banking Journal, the official publication of the American Bankers Association, and your number one source of authoritative banking information every month.

Banking Journal

